

TREASURY DEPARTMENT

OFFICE OF THE COMPTROLLER OF THE CURRENCY

Washington, D. C., Sept. 1, 1955

Condition of National Banks in the United States on
June 30, 1954, Oct. 7, 1954, Dec. 31, 1954, Apr. 11, 1955, and June 30, 1955

[In thousands of dollars]



	June 30, 1954 (4,842 banks)	Oct. 7, 1954 (4,827 banks)	Dec. 31, 1954 (4,796 banks)	Apr. 11, 1955 (4,759 banks)	June 30, 1955 (4,751 banks)
ASSETS					
Loans and discounts, including overdrafts.....	37,782,386	37,446,012	39,827,678	37,779,821	39,543,504
U. S. Government securities, direct obligations.....	35,835,931	39,910,958	39,500,738	36,459,789	34,778,270
Obligations guaranteed by U. S. Government.....	26,424	3,836	6,261	2,473	2,755
Obligations of States and political subdivisions.....	6,954,581	7,339,866	7,246,304	7,117,452	7,026,071
Other bonds, notes, and debentures.....	1,905,204	1,925,840	1,956,124	2,036,213	2,002,463
Corporate stocks, including stocks of Federal Reserve banks.....	210,936	215,636	222,831	204,406	211,795
Total loans and securities.....	82,716,482	86,842,148	88,759,956	85,600,154	85,564,858
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	24,699,908	23,376,491	25,721,897	23,078,639	22,955,455
Bank premises owned, furniture and fixtures.....	847,463	868,437	904,037	896,278	908,286
Real estate owned other than bank premises.....	18,565	16,775	16,607	21,589	18,249
Investments and other assets indirectly representing bank premises or other real estate.....	52,610	54,190	56,009	59,112	67,183
Customers' liability on acceptances.....	175,054	186,143	291,881	193,998	145,901
Income accrued but not yet collected.....	253,115	249,320	227,699	237,969	232,001
Other assets.....	151,438	166,306	172,503	165,496	167,414
Total assets.....	108,913,615	111,759,810	116,150,569	108,253,235	108,059,347
LIABILITIES					
Demand deposits of individuals, partnerships, and corporations.....	53,784,450	55,144,436	59,005,232	54,336,811	53,711,457
Time deposits of individuals, partnerships, and corporations.....	23,978,113	24,418,920	24,676,853	24,627,252	24,963,347
Deposits of U. S. Government and postal savings.....	3,627,105	4,388,001	2,837,034	2,984,669	3,155,520
Deposits of States and political subdivisions.....	7,063,425	6,480,477	7,174,667	6,825,739	7,287,142
Deposits of banks.....	9,752,616	10,127,696	10,717,647	8,501,034	8,316,961
Other deposits (certified and cashiers' checks, etc.).....	1,439,122	1,320,499	1,734,380	1,386,525	1,498,499
Total deposits.....	99,644,731	101,880,029	106,145,813	98,662,030	98,932,926
Demand deposits.....	73,280,591	74,996,055	79,016,505	71,814,325	71,697,623
Time deposits.....	26,364,140	26,883,974	27,129,308	26,847,705	27,235,303
Bills payable, rediscounts, and other liabilities for borrowed money.....	28,751	233,478	11,098	489,086	71,600
Mortgages or other liens on bank premises and other real estate.....	434	572	563	464	494
Acceptances outstanding.....	182,799	191,965	305,950	198,423	150,628
Income collected but not yet earned.....	310,814	322,447	323,979	345,789	373,487
Expenses accrued and unpaid.....	407,537	500,738	571,189	461,849	327,572
Other liabilities.....	633,649	658,250	687,735	449,292	408,653
Total liabilities.....	101,208,715	103,847,479	108,046,327	100,606,933	100,325,360
CAPITAL ACCOUNTS					
Capital stock (see memoranda below).....	2,371,078	2,394,486	2,485,844	2,393,027	2,423,396
Surplus.....	3,645,330	3,690,908	3,950,552	3,643,227	3,698,464
Undivided profits.....	1,404,866	1,540,254	1,377,282	1,341,456	1,347,797
Reserves and retirement account for preferred stock.....	283,626	286,683	290,564	268,592	264,330
Total capital accounts.....	7,704,900	7,912,331	8,104,242	7,646,302	7,733,987
Total liabilities and capital accounts.....	108,913,615	111,759,810	116,150,569	108,253,235	108,059,347
MEMORANDA					
Par value of capital stock:					
Class A preferred stock.....	4,481	4,294	4,181	3,756	3,696
Class B preferred stock.....	312	308	208	200	250
Common stock.....	2,366,285	2,389,884	2,481,455	2,389,071	2,419,450
Total.....	2,371,078	2,394,486	2,485,844	2,393,027	2,423,396
Retirable value of preferred capital stock:					
Class A preferred stock.....	7,063	6,776	6,631	4,723	4,622
Class B preferred stock.....	337	333	233	225	275
Total.....	7,400	7,109	6,864	4,948	4,897
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	13,701,520	15,011,083	14,090,744	14,615,738	14,107,201

RAY M. GIDNEY,
Comptroller of the Currency.

**Loans and U. S. Government Obligations Held by National Banks, June 30, 1954, Oct. 7, 1954, Dec. 31, 1954, Apr. 11, 1955
and June 30, 1955**

[In thousands of dollars]

	June 30, 1954 (4,842 banks)	Oct. 7, 1954 (4,827 banks)	Dec. 31, 1954 (4,796 banks)	Apr. 11, 1955 (4,759 banks)	June 30, 1955 (4,751 banks)
Loans and discounts (including rediscounts and overdrafts):					
Commercial and industrial loans, including open-market paper-----	15, 868, 307	15, 868, 226	16, 447, 067	14, 963, 564	15, 799, 919
Loans to farmers directly guaranteed by the Commodity Credit Corporation-----	1, 122, 902	373, 897	1, 342, 432	851, 091	571, 351
Other loans to farmers-----	1, 510, 707	1, 493, 901	1, 385, 408	1, 477, 910	1, 633, 827
Loans to brokers and dealers in securities-----	1, 055, 018	940, 431	1, 355, 911	824, 688	890, 096
Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities-----	620, 034	662, 880	747, 376	645, 664	687, 564
Real-estate loans:					
Secured by farm land-----	428, 977	436, 932	441, 564	467, 591	484, 490
Secured by residential properties:					
Insured by Federal Housing Administration-----	2, 359, 752	2, 394, 333	2, 452, 942	2, 528, 424	2, 614, 157
Insured or guaranteed by Veterans' Administration-----	1, 986, 394	2, 046, 617	2, 124, 954	2, 136, 361	2, 206, 808
Not insured or guaranteed by FHA or VA-----	2, 842, 467	2, 971, 430	3, 084, 779	3, 175, 638	3, 286, 743
Secured by other properties-----	1, 554, 826	1, 615, 955	1, 702, 015	1, 755, 232	1, 842, 736
Other loans to individuals:					
Retail automobile installment paper-----	2, 444, 576	2, 415, 531	2, 418, 435	2, 560, 671	2, 827, 436
Other retail installment paper-----	1, 167, 927	1, 142, 850	1, 151, 884	1, 119, 036	1, 164, 963
Repair and modernization installment loans-----	1, 031, 228	1, 045, 944	1, 036, 493	967, 702	986, 515
Installment cash loans-----	1, 119, 430	1, 149, 470	1, 174, 339	1, 210, 488	1, 286, 343
Single-payment loans-----	2, 333, 530	2, 357, 743	2, 476, 696	2, 517, 830	2, 668, 845
Loans to banks-----	80, 046	188, 185	112, 499	213, 351	173, 617
All other loans-----	810, 575	897, 444	971, 147	918, 570	984, 372
Overdrafts-----	21, 348	27, 503	23, 589	23, 633	26, 770
Total gross loans-----	38, 358, 044	38, 029, 272	40, 449, 530	38, 357, 444	40, 136, 552
Less valuation reserves-----	575, 658	583, 260	621, 852	577, 623	593, 048
Net loans-----	37, 782, 386	37, 446, 012	39, 827, 678	37, 779, 821	39, 543, 504
U. S. Government obligations, direct and guaranteed:					
Direct obligations:					
Treasury bills-----	2, 579, 777	3, 128, 616	2, 906, 074	2, 091, 328	1, 607, 319
Treasury certificates of indebtedness-----	2, 979, 044	2, 675, 047	2, 993, 011	2, 067, 083	834, 190
Treasury notes-----	6, 737, 775	8, 377, 124	8, 102, 255	8, 553, 948	8, 943, 479
United States nonmarketable bonds (savings, investment series A-1965, B-1975-80, and depositary bonds)-----	1, 322, 238	1, 329, 202	1, 341, 062	1, 299, 203	1, 305, 624
Other bonds maturing in 5 years or less-----	7, 412, 983	9, 461, 709	6, 919, 332	5, 677, 807	5, 418, 565
Other bonds maturing in 5 to 10 years-----	11, 630, 579	11, 613, 600	13, 879, 778	13, 225, 700	13, 232, 610
Other bonds maturing in 10 to 20 years-----	3, 110, 503	3, 271, 164	3, 330, 953	3, 327, 873	3, 259, 482
Bonds maturing after 20 years-----	63, 032	54, 496	28, 273	216, 847	177, 001
Total-----	35, 835, 931	39, 910, 958	39, 500, 738	36, 459, 789	34, 778, 270
Obligations guaranteed by U. S. Government (Federal Housing Administration debentures)-----	26, 424	3, 836	6, 261	2, 473	2, 755
Total U. S. Government obligations, direct and guaranteed-----	35, 862, 355	39, 914, 794	39, 506, 999	36, 462, 262	34, 781, 025

Demand and Time Deposits, Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection, Reported by National Banks on June 30, 1954, Oct. 7, 1954, Dec. 31, 1954, Apr. 11, 1955 and June 30, 1955

[In thousands of dollars]

	June 30, 1954 (4,842 banks)	Oct. 7, 1954 (4,827 banks)	Dec. 31, 1954 (4,796 banks)	Apr. 11, 1955 (4,759 banks)	June 30, 1955 (4,751 banks)
Demand deposits:					
Deposits of individuals, partnerships, and corporations.....	53,784,450	55,144,436	59,005,232	54,336,811	53,711,457
Deposits of U. S. Government.....	3,351,158	4,096,274	2,536,625	2,717,620	2,878,708
Deposits of States and political subdivisions.....	5,728,571	5,120,135	5,816,181	5,427,591	5,840,977
Deposits of banks in the United States (excluding reciprocal balances, except those of private banks and American branches of foreign banks).....	8,305,033	8,621,332	9,098,964	7,429,008	7,214,217
Deposits of banks in foreign countries (including balances of foreign branches of other American banks).....	672,057	693,357	824,923	516,770	553,765
Certified and cashiers' checks (including dividend checks), letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account).....	1,439,122	1,320,499	1,734,380	1,386,525	1,498,499
Total demand deposits.....	73,280,391	74,996,033	79,016,305	71,814,325	71,697,623
Time deposits:					
Deposits of individuals, partnerships, and corporations.....	23,978,113	24,418,920	24,676,853	24,627,252	24,963,347
Deposits of U. S. Government.....	262,877	278,681	287,340	253,981	263,702
Postal savings deposits.....	13,070	13,046	13,069	13,068	13,110
Deposits of States and political subdivisions.....	1,334,854	1,360,342	1,358,486	1,398,148	1,446,165
Deposits of banks in the United States (including private banks and American branches of foreign banks).....	35,869	45,288	48,419	36,491	33,779
Deposits of banks in foreign countries (including balances of foreign branches of other American banks).....	739,557	767,719	745,341	518,765	515,200
Total time deposits.....	26,364,340	26,883,996	27,129,508	26,847,705	27,235,303
Cash, balances with other banks, including reserve balances, and cash items in process of collection:					
Cash items in process of collection, including exchanges for clearing house.....	5,500,025	4,429,082	6,119,724	5,038,274	5,418,004
Demand balances with banks in the United States (except reciprocal balances and all balances with private banks and American branches of foreign banks).....	5,362,082	5,207,258	5,800,702	5,094,561	5,104,121
Other balances with banks in the United States (including private banks and American branches of foreign banks).....	22,167	20,704	21,626	20,108	19,412
Balances with banks in foreign countries (including balances with foreign branches of other American banks).....	29,602	42,014	50,673	38,419	45,869
Currency and coin.....	1,385,790	1,323,599	1,279,171	1,423,283	1,380,655
Reserve with Federal Reserve banks ¹	12,400,242	12,353,834	12,450,001	11,463,994	10,987,394
Total.....	24,699,908	23,376,491	25,721,897	23,078,639	22,955,455

¹ Includes reserve with approved national banking associations for nonmember national banks in possessions.

Condition of National Banks, by Classes, June 30, 1955

[In thousands of dollars]

	Central Reserve city banks (12 banks)	Other Reserve city banks (192 banks)	Country banks (member banks) (4,640 banks) ¹	Nonmember banks (7 banks)	Total (4,751 banks)
ASSETS					
Loans and discounts, including overdrafts.....	4,740,804	18,860,066	15,822,982	119,652	39,543,504
U. S. Government obligations, direct and guaranteed.....	4,032,438	14,467,518	16,172,697	108,372	34,781,025
Obligations of States and political subdivisions.....	846,636	3,010,807	3,153,156	15,472	7,026,071
Other bonds, notes, and debentures.....	282,082	897,627	816,766	5,988	2,002,463
Corporate stocks, including stocks of Federal Reserve banks.....	36,462	100,253	75,080	-----	211,795
<i>Total loans and securities</i>	<i>9,938,422</i>	<i>37,336,271</i>	<i>36,040,681</i>	<i>249,484</i>	<i>83,564,858</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	3,008,824	11,063,440	8,819,557	63,634	22,955,455
Bank premises owned, furniture and fixtures.....	37,996	406,089	460,015	4,186	908,286
Real estate owned, other than bank premises.....	85	4,725	13,370	69	18,249
Investments and other assets indirectly representing bank premises or other real estate.....	150	55,364	11,634	35	67,183
Customers' liability on acceptances.....	41,937	99,893	4,065	6	145,901
Income accrued but not yet collected.....	38,527	135,138	57,632	704	232,001
Other assets.....	56,883	65,224	44,902	345	167,414
Total assets	13,122,824	49,166,144	45,451,916	318,463	108,059,347
LIABILITIES					
Demand deposits of individuals, partnerships, and corporations.....	6,855,232	24,016,717	22,727,846	111,662	53,711,457
Time deposits of individuals, partnerships, and corporations.....	1,559,968	10,713,019	12,582,971	107,389	24,963,347
Deposits of U. S. Government and postal savings.....	557,808	1,467,371	1,086,968	43,373	3,155,520
Deposits of States and political subdivisions.....	339,136	3,131,092	3,789,936	26,978	7,287,142
Deposits of banks.....	2,074,929	5,192,919	1,046,240	2,573	8,316,961
Other deposits (certified and cashiers' checks, etc.).....	336,539	582,470	574,527	4,963	1,498,499
Total deposits	11,723,612	45,103,588	41,808,488	297,238	98,932,926
<i>Demand deposits</i>	<i>9,830,515</i>	<i>33,251,674</i>	<i>28,450,980</i>	<i>164,504</i>	<i>71,697,623</i>
<i>Time deposits</i>	<i>1,893,097</i>	<i>11,851,914</i>	<i>13,357,558</i>	<i>132,734</i>	<i>27,235,303</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	-----	32,500	39,100	-----	71,600
Mortgages or other liens on bank premises and other real estate.....	-----	46	448	-----	494
Acceptances outstanding.....	44,196	102,291	4,135	6	150,628
Income collected but not yet earned.....	26,678	182,706	163,613	490	373,487
Expenses accrued and unpaid.....	48,420	184,824	93,625	703	327,572
Other liabilities.....	190,420	245,772	32,349	112	468,653
Total liabilities	12,033,326	45,851,727	42,141,758	298,549	100,325,360
CAPITAL ACCOUNTS					
Capital stock (see memoranda below).....	400,755	1,021,299	995,817	5,525	2,423,396
Surplus.....	557,855	1,649,225	1,482,524	8,860	3,698,464
Undivided profits.....	94,316	566,949	683,511	3,021	1,347,797
Reserves and retirement account for preferred stock.....	36,572	76,944	148,306	2,508	264,330
Total capital accounts	1,089,498	3,314,417	3,310,158	19,914	7,733,987
Total liabilities and capital accounts	13,122,824	49,166,144	45,451,916	318,463	108,059,347
MEMORANDA					
Par value of capital stock:					
Class A preferred stock.....	1,500	-----	2,196	-----	3,696
Class B preferred stock.....	-----	-----	250	-----	250
Common stock.....	399,255	1,021,299	993,371	5,525	2,419,450
Total	400,755	1,021,299	995,817	5,525	2,423,396
Retirable value of preferred capital stock:					
Class A preferred stock.....	1,500	-----	3,122	-----	4,622
Class B preferred stock.....	-----	-----	275	-----	275
Total	1,500	-----	3,397	-----	4,897
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	1,420,339	6,798,417	5,793,963	94,482	14,107,201

¹Includes 1 member bank in Alaska.

Condition of National Banks, by States, June 30, 1955

ASSETS

[In thousands of dollars]

Location	Number of banks	Loans and discounts (including overdrafts)	U. S. Government obligations, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stocks of Federal Reserve banks	Cash, balances with other banks, including reserve balances, and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances	Income accrued but not yet collected	Other assets	Total
Malne.....	31	117,526	90,121	14,254	9,414	611	53,753	3,206	161	317	-----	340	331	290,034
New Hampshire.....	51	107,372	63,717	14,418	3,555	535	51,996	2,561	42	47	-----	6	196	244,445
Vermont.....	36	74,982	50,489	11,000	3,843	363	28,329	1,961	145	23	-----	176	86	171,397
Massachusetts.....	111	1,467,311	882,997	204,688	53,924	9,512	661,806	31,777	249	288	26,481	6,939	7,581	3,353,553
Rhode Island.....	5	233,456	149,495	40,959	2,197	1,253	61,742	7,067	12	-----	1,764	1,057	530	499,532
Connecticut.....	41	401,003	346,886	105,846	15,473	1,946	230,112	11,331	538	-----	-----	1,331	769	1,115,235
Total New England States.....	275	2,401,650	1,583,705	391,165	88,406	14,220	1,087,738	57,903	1,147	675	28,245	9,849	9,493	5,674,196
New York.....	319	3,977,507	2,971,860	834,761	209,039	30,195	2,145,787	69,339	982	1,439	39,251	26,109	55,212	10,361,481
New Jersey.....	194	1,190,727	1,114,789	309,804	76,354	5,374	546,776	37,146	637	236	26	7,319	2,783	3,291,971
Pennsylvania.....	536	3,023,465	2,527,658	623,589	245,937	22,168	1,574,150	78,474	1,872	7,617	2,703	13,570	9,046	8,130,249
Delaware.....	9	13,297	12,384	2,517	859	98	6,012	508	-----	-----	-----	2	66	35,743
Maryland.....	57	317,330	343,605	59,285	12,093	1,683	217,592	8,172	146	342	94	1,458	1,894	963,694
District of Columbia.....	8	320,499	318,990	31,169	20,191	1,346	213,966	12,748	142	-----	-----	786	506	920,343
Total Eastern States.....	1,123	8,842,825	7,289,286	1,861,125	564,473	60,864	4,704,283	206,387	3,779	9,634	42,074	49,244	69,507	23,703,481
Virginia.....	132	601,991	485,974	82,370	25,072	2,757	331,933	16,064	591	711	355	1,541	2,303	1,551,662
West Virginia.....	75	195,387	264,194	27,721	7,185	1,293	139,171	6,401	79	-----	-----	327	775	642,533
North Carolina.....	46	248,520	178,159	33,825	7,072	1,161	144,016	7,763	134	3	58	858	503	622,072
South Carolina.....	27	183,153	178,789	24,924	8,597	833	123,960	5,061	159	12	-----	543	539	526,570
Georgia.....	51	554,320	296,855	84,635	19,629	2,049	311,072	15,231	43	-----	360	1,920	2,020	1,288,134
Florida.....	79	612,742	821,382	144,749	3,292	3,292	544,822	24,455	660	2,383	117	4,597	3,597	2,187,498
Alabama.....	71	411,663	356,309	120,998	23,044	2,113	284,364	11,248	544	350	366	2,356	1,963	1,215,318
Mississippi.....	26	86,359	85,417	34,261	1,799	548	68,181	2,615	9	500	-----	43	336	280,068
Louisiana.....	40	517,761	660,856	104,115	17,794	2,422	429,500	13,402	144	566	2,191	4,593	1,880	1,755,284
Texas.....	442	3,034,117	1,974,352	335,868	93,200	13,285	2,354,302	106,484	3,133	4,872	9,102	10,122	18,826	7,957,663
Arkansas.....	54	168,843	164,259	55,484	7,886	970	136,253	4,663	47	77	-----	653	264	539,399
Kentucky.....	89	256,919	270,263	35,326	13,921	1,438	171,396	6,211	61	194	4	1,087	379	757,199
Tennessee.....	76	707,967	524,375	111,427	18,809	3,326	510,167	19,530	389	-----	1,852	2,885	987	1,901,714
Total Southern States.....	1,208	7,579,742	6,261,184	1,195,703	268,710	35,487	5,549,197	239,128	5,993	9,668	14,405	31,525	34,372	21,225,114
Ohio.....	233	1,672,093	1,812,701	296,494	57,547	8,435	1,010,951	44,597	105	2,241	134	8,438	3,736	4,917,472
Indiana.....	123	756,390	1,040,532	130,284	39,787	3,471	561,415	19,851	240	22	41	4,306	1,797	2,558,136
Illinois.....	389	3,652,490	4,313,276	648,941	251,155	19,448	2,322,788	37,956	755	1,422	3,148	26,178	10,205	11,287,762
Michigan.....	79	1,308,921	1,596,249	255,734	34,154	7,465	804,700	28,726	493	1,864	-----	9,635	4,596	4,052,537
Wisconsin.....	95	574,649	656,361	88,644	65,285	2,769	359,747	12,953	59	-----	110	3,868	2,453	1,766,898
Minnesota.....	178	979,777	748,600	168,680	54,603	4,257	523,441	12,375	483	4,044	619	6,666	2,029	2,505,574
Iowa.....	94	305,350	294,924	79,970	13,975	1,274	218,504	5,205	179	1,132	42	1,481	477	922,513
Missouri.....	77	762,897	655,790	104,610	32,129	3,691	532,664	16,070	280	728	694	4,211	1,928	2,115,692
Total Middle Western States.....	1,268	10,012,567	11,118,433	1,773,357	548,635	50,810	6,334,210	177,733	2,594	11,453	4,788	64,783	27,221	30,126,584
North Dakota.....	38	96,375	111,714	12,575	7,907	381	46,892	2,350	-----	-----	-----	1,078	92	279,364
South Dakota.....	35	125,456	108,375	14,267	5,711	422	58,103	2,634	76	-----	2	1,196	193	316,435
Nebraska.....	123	387,442	354,272	85,478	18,688	1,653	249,583	6,596	195	-----	-----	2,134	534	1,106,575
Kansas.....	170	330,631	422,788	98,219	29,759	1,670	287,808	6,298	131	208	-----	1,587	521	1,179,620
Montana.....	40	108,477	132,440	14,702	9,961	389	76,042	3,754	45	-----	10	987	257	347,064
Wyoming.....	25	78,475	92,125	9,587	3,894	326	54,550	1,616	82	-----	-----	337	470	241,462
Colorado.....	77	401,241	427,226	38,183	16,065	1,673	269,790	4,329	121	220	-----	2,299	824	1,161,890
New Mexico.....	26	125,070	128,335	9,949	1,415	424	105,747	3,750	260	78	-----	308	132	375,468
Oklahoma.....	197	590,051	541,824	131,613	43,563	2,906	559,728	14,456	320	2,831	600	2,154	1,510	1,891,556
Total Western States.....	731	2,243,218	2,319,099	414,573	136,963	9,844	1,708,162	45,783	1,230	3,337	612	12,080	4,533	6,899,434
Washington.....	31	905,771	575,980	176,839	40,354	2,983	434,278	24,349	671	475	228	4,751	1,639	2,168,318
Oregon.....	13	684,701	527,730	159,837	16,390	2,670	294,225	18,959	379	-----	96	6,547	1,549	1,713,083
California.....	66	6,097,770	4,484,147	971,023	309,164	32,680	2,515,976	117,523	1,746	27,908	55,091	49,311	16,961	14,679,300
Idaho.....	11	178,584	160,163	10,484	4,714	589	56,466	4,484	49	23	-----	9	321	413,886
Utah.....	9	131,746	115,175	12,333	2,537	408	76,145	7,733	8	3,000	3	17	92	342,197
Nevada.....	5	83,701	89,873	7,132	9,715	336	37,022	3,285	20	-----	-----	790	376	232,250
Arizona.....	3	259,432	146,703	37,028	8,414	896	92,673	7,734	547	975	353	2,391	988	558,134
Total Pacific States.....	138	8,341,705	6,099,771	1,374,676	389,288	40,562	3,506,785	177,067	3,420	32,381	55,771	63,816	21,926	20,107,168
Total United States (exclusive of possessions).....	4,743	39,421,707	34,671,478	7,010,599	1,996,475	211,787	22,890,375	904,001	18,163	67,148	145,895	231,297	167,052	107,735,977
Alaska (member and nonmember banks).....	6	30,048	47,952	4,880	3,427	8	22,860	1,465	86	35	-----	-----	119	110,880
The Territory of Hawaii (nonmember bank).....	1	89,041	55,727	10,342	2,559	-----	40,483	2,816	-----	-----	6	640	226	201,840
Virgin Islands of the United States (nonmember bank).....	1	2,708	5,868	250	2	-----	1,737	4	-----	-----	-----	64	17	10,650
Total possessions.....	8	121,797	109,547	15,472	5,988	8	65,080	4,285	86	35	6	704	362	323,370
Total United States and possessions.....	4,751	39,543,504	34,781,025	7,026,071	2,002,463	211,795	22,955,455	908,286	18,249	67,183	145,901	232,001	167,414	108,059,347
New York City (central Reserve city).....	2	2,344,151	1,734,670	557,260	144,575	22,955	1,557,066	27,156	-----	-----	38,940	19,413	50,323	6,496,509
Chicago (central Reserve city).....	10	2,396,653	2,297,768	289,376	137,507	13,507	1,451,758	10,840	85	150	2,997	19,114	6,560	6,626,315
Other Reserve cities.....	192	18,860,096	14,467,518	3,010,807	897,627	100,253	11,063,440	406,089	4,725	55,364	99,893	135,138	65,224	49,166,144
Country banks (member banks) ¹	4,540	15,822,982	16,172,697	3,153,156	816,766	75,080	8,819,557	460,015	13,370	11,634	4,065	57,632	44,962	45,451,916
Possessions (nonmember banks).....	7	119,652	108,372	15,472	5,988	-----	63,634	4,186	69	35	-----	704	345	318,463

States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	10	100,964	93,348	25,704	5,009	431	48,380	3,421	70				457	375	278,159
New Jersey, District No. 2	118	920,809	804,004	247,890	52,991	3,902	399,771	27,117	331	235	26	6,139	1,854	2,465,069	
Kentucky, District No. 4	48	105,872	107,266	15,730	4,927	600	60,181	3,209	25	12	4	217	107	298,150	
Pennsylvania, District No. 4	118	1,264,909	1,177,069	266,342	116,323	11,881	688,178	37,766	10	5	157	8,826	2,019	3,573,485	
West Virginia, District No. 4	7	14,206	17,044	1,163	762	105	8,305	160	6				12	41,763	
Louisiana, District No. 6	25	393,474	563,626	73,832	16,807	1,808	334,637	10,425	58	500	2,191	3,715	1,626	1,402,699	
Mississippi, District No. 6	16	69,986	67,370	28,763	1,072	443	55,141	2,107	9	500		42	273	1,225,706	
Tennessee, District No. 6	65	391,344	384,951	67,159	14,276	1,884	302,625	12,074	389			1,809	595	1,177,106	
Indiana, District No. 7	86	638,779	913,953	120,820	36,545	2,962	493,419	16,039	215		22	41	4,008	1,496	2,228,299
Illinois, District No. 7	269	3,454,459	4,011,678	588,669	228,555	18,359	2,172,703	33,447	471		1,408	3,074	9,838	10,548,283	
Michigan, District No. 7	53	1,260,412	1,533,888	242,315	31,844	7,223	783,013	27,675	372		1,864		9,631	4,500	3,902,739
Wisconsin, District No. 7	68	519,951	579,570	78,214	61,755	2,483	327,631	11,643	46				3,423	2,375	1,587,201
Missouri, District No. 10	27	283,950	285,975	37,622	14,933	1,479	258,097	4,121	235		434	71	1,075	587	888,944
New Mexico, District No. 10	8	84,569	86,463	6,281	709	281	74,616	2,525	235				308	116	256,103
Oklahoma, District No. 10	188	580,304	535,922	128,804	43,493	2,863	549,315	14,283	320	2,831	600	2,154	1,496	1,862,385	

LIABILITIES
[In thousands of dollars]

Location	Demand deposits of individuals, partnerships, and corporations	Time deposits of individuals, partnerships, and corporations	Deposits of United States Government and postal savings	Deposits of States and political subdivisions	Deposits of banks	Other deposits (certified and cashiers' checks, etc.)	Total deposits
Maine.....	135,761	93,969	7,040	10,558	8,643	3,963	259,934
New Hampshire.....	133,688	45,552	8,456	12,647	10,351	6,188	216,882
Vermont.....	60,892	79,426	2,706	4,806	1,644	2,689	152,163
Massachusetts.....	1,907,736	427,510	127,466	132,629	333,116	49,630	2,978,087
Rhode Island.....	204,063	198,528	10,996	26,082	4,474	8,865	453,008
Connecticut.....	665,122	216,549	38,071	44,067	23,904	34,143	1,021,856
Total New England States.....	3,107,262	1,061,534	194,735	230,789	382,132	105,478	5,081,930
New York.....	5,043,508	1,922,558	356,258	461,555	1,081,483	324,799	9,190,161
New Jersey.....	1,423,345	1,223,209	79,743	209,320	50,123	52,576	3,038,316
Pennsylvania.....	4,020,168	2,198,740	220,501	252,945	478,186	75,730	7,246,270
Delaware.....	17,370	12,666	474	655		261	31,426
Maryland.....	488,380	197,806	45,633	93,184	57,995	4,996	887,994
District of Columbia.....	596,121	151,019	39,104	90	53,006	18,384	857,724
Total Eastern States.....	11,588,892	5,705,998	741,713	1,017,749	1,720,793	476,746	21,551,891
Virginia.....	719,660	420,725	53,199	107,147	99,782	20,317	1,420,830
West Virginia.....	314,417	165,503	15,019	51,682	28,523	8,578	583,722
North Carolina.....	346,980	92,430	18,076	65,455	25,461	15,281	563,683
South Carolina.....	320,577	58,723	21,438	60,254	14,207	11,833	487,032
Georgia.....	690,998	179,453	42,066	110,110	153,747	4,281	1,180,655
Florida.....	1,205,606	321,461	49,447	213,825	216,409	24,341	2,031,089
Alabama.....	692,884	229,541	32,881	79,561	72,186	7,634	1,114,687
Mississippi.....	141,171	53,744	8,039	37,133	18,526	656	259,269
Louisiana.....	840,910	226,323	31,540	330,293	201,214	13,661	1,613,941
Texas.....	4,520,866	851,901	189,957	569,092	1,157,133	73,430	7,362,379
Arkansas.....	299,404	87,588	8,813	45,952	48,723	3,112	495,592
Kentucky.....	452,768	133,453	19,629	40,693	39,750	5,729	692,022
Tennessee.....	839,333	407,196	39,692	173,232	282,927	12,861	1,755,241
Total Southern States.....	11,385,574	3,228,041	529,796	1,884,429	2,358,588	201,714	19,588,142
Ohio.....	2,456,224	1,242,521	157,312	397,480	220,732	62,954	4,537,223
Indiana.....	1,252,174	620,784	73,261	283,702	107,428	44,835	2,382,184
Illinois.....	5,726,453	2,472,313	375,177	617,964	1,113,965	111,439	10,417,311
Michigan.....	1,973,518	1,196,020	190,316	194,978	181,375	35,684	3,771,891
Wisconsin.....	827,880	526,641	66,331	79,216	116,490	22,510	1,639,063
Minnesota.....	1,135,413	580,871	77,651	172,299	301,892	21,235	2,289,361
Iowa.....	452,538	187,490	23,550	90,099	96,998	5,414	856,389
Missouri.....	1,130,211	282,929	69,537	79,444	386,115	14,300	1,962,836
Total Middle Western States.....	14,954,411	7,109,569	1,033,735	1,915,182	2,524,995	318,371	27,856,263
North Dakota.....	150,220	74,671	5,321	15,664	8,869	2,079	256,824
South Dakota.....	164,431	72,039	6,763	40,064	8,594	2,899	294,790
Nebraska.....	649,568	116,929	31,382	77,000	130,805	7,871	1,013,555
Kansas.....	641,639	139,129	29,446	187,526	90,035	8,755	1,096,630
Montana.....	206,686	67,390	4,992	32,284	12,191	2,706	326,249
Wyoming.....	126,353	53,029	5,400	28,346	9,270	2,078	224,636
Colorado.....	649,389	240,528	35,098	70,304	73,807	9,274	1,078,400
New Mexico.....	185,848	63,959	13,947	72,305	13,997	3,317	355,373
Oklahoma.....	1,099,523	190,475	57,010	150,353	218,419	22,538	1,738,318
Total Western States.....	3,873,657	1,018,149	189,419	673,846	565,987	61,517	6,382,575
Washington.....	1,134,726	555,144	57,625	156,607	85,457	17,726	2,007,285
Oregon.....	806,832	555,026	27,177	130,212	24,356	25,481	1,569,084
California.....	5,945,700	5,224,018	301,195	1,092,488	622,076	271,312	13,456,789
Idaho.....	200,068	127,818	7,979	47,833	2,361	2,282	388,541
Utah.....	189,055	75,322	10,870	25,280	17,002	1,860	319,389
Nevada.....	107,668	68,533	6,848	28,707	698	3,333	215,787
Arizona.....	304,022	125,095	10,758	56,453	9,643	7,627	515,598
Total Pacific States.....	8,688,071	6,730,956	422,452	1,537,580	761,593	329,621	18,470,273
Total United States (exclusive of possessions).....	53,597,867	24,854,247	3,111,850	7,259,575	8,314,088	1,493,447	98,631,074
Alaska (member and nonmember banks).....	42,970	22,952	24,660	13,253	1,118	652	105,605
The Territory of Hawaii (nonmember bank).....	68,577	82,297	18,785	10,339	1,734	4,355	186,087
Virgin Islands of the United States (nonmember bank).....	2,043	3,851	225	3,975	21	45	10,160
Total possessions.....	113,590	109,100	43,670	27,567	2,873	5,052	301,852
Total United States and possessions.....	53,711,457	24,963,347	3,155,520	7,287,142	8,316,961	1,498,499	98,932,926
New York City (central Reserve city).....	3,448,664	557,447	271,924	61,270	1,057,396	269,906	5,666,607
Chicago (central Reserve city).....	3,406,568	1,002,521	285,884	277,866	1,017,533	66,633	6,057,005
Other Reserve cities.....	24,016,717	10,713,019	1,467,371	3,131,092	5,192,919	582,470	45,103,588
Country banks (member banks) ¹	22,727,846	12,582,971	1,086,968	3,789,936	1,046,240	574,527	41,808,488
Possessions (nonmember banks).....	111,662	107,389	43,373	26,978	2,873	4,963	297,238

States Located in 2 Federal Reserve Districts—Condition

Connecticut, District No. 2.....	148,519	80,797	6,929	9,104	5,111	7,667	258,127
New Jersey, District No. 2.....	1,053,320	951,942	57,121	122,524	48,082	44,131	2,277,120
Kentucky, District No. 4.....	173,338	66,420	5,895	17,116	5,034	1,877	269,680
Pennsylvania, District No. 4.....	1,922,568	830,301	102,206	93,834	195,515	23,468	3,167,892
West Virginia, District No. 4.....	19,399	11,141	883	3,702	1,425	742	37,292
Louisiana, District No. 6.....	650,934	180,026	24,560	284,668	169,581	6,891	1,316,660
Mississippi, District No. 6.....	107,105	45,529	6,674	31,092	17,974	524	208,898
Tennessee, District No. 6.....	513,521	268,013	27,681	120,821	153,505	10,615	1,094,156
Indiana, District No. 7.....	1,088,886	546,133	64,800	247,738	92,304	39,212	2,079,073
Illinois, District No. 7.....	5,395,734	2,286,034	363,347	535,387	1,048,170	107,234	9,735,906
Michigan, District No. 7.....	1,924,533	1,121,728	186,514	186,012	181,156	34,455	3,634,423
Wisconsin, District No. 7.....	748,950	458,285	61,955	69,000	113,626	21,157	1,472,973
Missouri, District No. 10.....	456,314	97,428	21,438	24,787	222,868	7,051	829,886
New Mexico, District No. 10.....	105,034	52,476	12,076	56,050	13,009	2,384	241,029
Oklahoma, District No. 10.....	1,083,573	184,813	56,751	146,526	217,935	22,127	1,711,725

¹ Includes 1 member bank in Alaska.

States, June 30, 1955—Continued

 LIABILITIES—Continued
 [In thousands of dollars]

Bills payable, re-discounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and other real estate	Acceptances outstanding	Income collected but not yet earned	Expenses accrued and unpaid	Other liabilities	Total liabilities, excluding capital accounts	Location
545			1,143	487	358	262,467	Malne.
1,405			461	354	154	219,256	New Hampshire.
275			764	281	687	154,170	Vermont.
1,425		27,508	13,291	12,226	14,462	3,046,999	Massachusetts.
300		1,764	2,316	2,155	426	459,969	Rhode Island.
750			4,338	4,690	1,512	1,033,146	Connecticut.
4,700		29,272	22,313	20,193	17,599	5,176,007	Total New England States.
5,195	10	41,332	42,120	36,454	182,671	9,497,943	New York.
2,402	50	26	13,981	6,489	3,183	3,064,447	New Jersey.
19,770	20	3,066	23,851	25,938	7,316	7,326,231	Pennsylvania.
100				1	28	31,555	Delaware.
600		94	1,919	2,034	715	893,356	Maryland.
			1,188	3,138	2,846	864,896	District of Columbia.
28,067	80	44,518	83,059	74,054	196,759	21,678,428	Total Eastern States
4,775	76	355	4,602	3,213	966	1,434,817	Virginia.
1,825	11		1,060	1,102	377	588,097	West Virginia.
2,850		58	3,404	1,689	972	572,656	North Carolina.
			1,338	1,746	991	491,107	South Carolina.
875		360	9,480	3,307	1,124	1,195,801	Georgia.
	34	134	10,316	6,411	984	2,048,968	Florida.
	25	419	4,418	2,935	1,553	1,124,037	Alabama.
			671	330	118	260,388	Mississippi.
		2,509	2,927	5,214	705	1,655,296	Louisiana.
1,569		9,189	10,261	23,729	2,746	7,409,873	Texas.
			1,496	724	223	496,035	Arkansas.
365		4	2,161	1,573	678	696,803	Kentucky.
		1,852	7,754	3,844	770	1,769,461	Tennessee.
12,259	146	14,880	59,888	55,817	12,207	19,743,339	Total Southern States.
330	43	134	18,890	15,106	4,591	4,576,317	Ohio.
225		41	9,294	5,349	2,002	2,399,095	Indiana.
300	26	3,398	23,898	30,378	16,329	10,491,640	Illinois.
	88		26,898	16,398	3,375	3,818,650	Michigan.
3,800		110	3,713	3,885	1,885	1,652,464	Wisconsin.
7,850		619	14,818	9,652	2,569	2,324,869	Minnesota.
		42	1,411	1,110	49	859,001	Iowa.
	46	694	3,912	4,463	2,671	1,974,622	Missouri.
12,505	203	5,038	102,834	86,344	33,471	28,096,658	Total Middle Western States.
1,950			1,243	895	130	261,042	North Dakota.
	19	2	1,180	1,068	84	297,143	South Dakota.
10,819			1,868	1,612	190	1,028,044	Nebraska.
450			2,198	2,024	338	1,101,540	Kansas.
600		10	1,844	988	11	329,702	Montana.
250			887	581	55	226,309	Wyoming.
			2,046	3,699	103	1,084,248	Colorado.
			1,119	441	363	355,296	New Mexico.
	600		2,075	4,662	935	1,746,590	Oklahoma.
14,069	19	612	14,460	15,970	2,209	6,429,914	Total Western States.
	8	244	9,950	7,572	2,051	2,027,110	Washington.
	38	96	9,358	5,791	6,605	1,590,972	Oregon.
		55,606	61,891	56,388	196,826	13,827,500	California.
			1,108	830	62	390,341	Idaho.
		3	1,167	898	342	321,799	Utah.
			936	976	52	217,751	Nevada.
		353	6,033	2,032	358	522,374	Arizona.
	46	56,302	90,443	74,487	206,296	18,897,847	Total Pacific States.
71,600	494	150,622	372,997	326,865	468,541	100,022,193	Total United States (exclusive of possessions).
			245	105	55	106,010	Alaska (member and nonmember banks).
		6	213	586	41	186,933	The Territory of Hawaii (nonmember bank).
			32	16	16	10,224	Virgin Islands of the United States (nonmember bank).
		6	490	707	112	303,167	Total possessions.
71,600	494	150,628	373,487	327,572	468,653	100,325,360	Total United States and possessions.
		40,949	17,602	26,224	178,599	5,929,981	New York City (central Reserve city).
		3,247	9,076	22,196	11,821	6,103,345	Chicago (central Reserve city).
32,500	46	102,291	182,706	184,824	245,772	45,851,727	Other Reserve cities.
39,100	448	4,135	163,613	93,625	32,349	42,141,758	Country banks (member banks). ¹
		6	490	703	112	298,549	Possessions (nonmember banks).

of Banks Located in Federal Reserve District Specified

500	50	26	1,154	696	602	260,579	Connecticut, District No. 2.
365		4	11,494	5,437	2,813	2,297,410	New Jersey, District No. 2.
		157	638	361	118	271,166	Kentucky, District No. 4.
			10,301	17,779	1,599	3,197,728	Pennsylvania, District No. 4.
			118		9	37,419	West Virginia, District No. 4.
		2,509	1,902	4,188	549	1,325,808	Louisiana, District No. 6.
			640	325	117	209,980	Mississippi, District No. 6.
			5,293	1,951	323	1,101,723	Tennessee, District No. 6.
225		41	7,563	4,938	1,386	2,093,226	Indiana, District No. 7.
100	26	3,324	22,633	29,469	16,143	9,807,601	Illinois, District No. 7.
	88		26,818	16,263	3,331	3,680,928	Michigan, District No. 7.
3,550		110	3,090	3,574	1,853	1,485,150	Wisconsin, District No. 7.
		71	1,288	1,381	441	833,067	Missouri, District No. 10.
			1,084	403	356	242,872	New Mexico, District No. 10.
		600	1,985	4,661	910	1,719,881	Oklahoma, District No. 10.

Condition of National Banks, by States, June 30, 1955—Continued

TOTAL LIABILITIES AND CAPITAL ACCOUNTS, ETC.

[In thousands of dollars]

Location	Capital stock	Surplus	Undivided profits	Reserves and retirement account for preferred stock	Total capital accounts	Total liabilities and capital accounts	Par value of capital stock			
							Class A preferred stock	Class B preferred stock	Common stock	Total
Maine.....	9,853	10,528	6,027	1,159	27,567	290,034			9,853	9,853
New Hampshire.....	6,094	11,774	5,879	1,442	25,189	244,445			6,094	6,094
Vermont.....	5,695	6,446	3,844	1,242	17,227	171,397			5,695	5,695
Massachusetts.....	79,294	167,198	42,033	18,029	306,554	3,353,553	53		79,241	79,294
Rhode Island.....	11,130	21,127	7,241	65	39,563	499,532			11,130	11,130
Connecticut.....	28,387	36,183	14,280	3,239	82,089	1,115,235			28,387	28,387
Total New England States.....	140,453	253,256	79,304	25,176	498,189	5,674,196	53		140,400	140,453
New York.....	295,327	435,998	121,767	10,446	863,538	10,361,481	326	65	294,936	295,327
New Jersey.....	71,208	107,348	40,531	8,437	227,524	3,291,971	467	60	70,681	71,208
Pennsylvania.....	212,651	464,291	116,684	10,392	804,018	8,130,249		50	212,601	212,651
Delaware.....	975	2,300	831	82	4,188	35,743			975	975
Maryland.....	16,300	39,896	9,713	4,429	70,338	963,694			16,300	16,300
District of Columbia.....	16,750	28,100	9,709	888	55,447	920,343			16,750	16,750
Total Eastern States.....	613,211	1,077,933	299,235	34,674	2,025,053	23,703,481	793	175	612,243	613,211
Virginia.....	32,179	60,181	20,709	3,776	116,845	1,551,662			32,179	32,179
West Virginia.....	15,450	27,043	9,530	2,413	54,436	642,533			15,450	15,450
North Carolina.....	11,875	26,900	8,613	2,028	49,416	622,072			11,875	11,875
South Carolina.....	9,747	18,026	5,887	1,803	35,463	526,570			9,747	9,747
Georgia.....	25,748	41,466	12,867	12,252	92,333	1,288,134			25,748	25,748
Florida.....	50,375	60,186	18,214	9,755	138,530	2,187,498	200		50,175	50,375
Alabama.....	28,255	42,129	15,803	5,094	91,281	1,215,318			28,255	28,255
Mississippi.....	5,678	12,643	1,192	167	19,680	280,068		50	5,628	5,678
Louisiana.....	27,263	53,178	18,916	631	99,988	1,755,284			27,263	27,263
Texas.....	206,113	236,727	86,842	18,108	547,790	7,957,663			206,113	206,113
Arkansas.....	13,655	18,978	9,230	1,501	43,364	539,399			13,655	13,655
Kentucky.....	17,395	30,166	11,180	1,655	60,396	757,199			17,395	17,395
Tennessee.....	37,765	69,897	21,456	3,135	132,253	1,901,714			37,765	37,765
Total Southern States.....	481,498	697,520	240,439	62,318	1,481,775	21,225,114	200	50	481,248	481,498
Ohio.....	115,802	167,180	53,797	4,376	341,155	4,917,472			115,802	115,802
Indiana.....	44,273	71,915	36,059	6,794	159,041	2,558,136	25		44,248	44,273
Illinois.....	274,687	367,898	96,118	57,419	796,122	11,287,762	1,500		273,187	274,687
Michigan.....	63,044	121,539	43,302	6,002	233,887	4,052,537	1,000		62,044	63,044
Wisconsin.....	31,345	61,061	18,365	3,663	114,434	1,766,898	50		31,295	31,345
Minnesota.....	58,620	83,458	26,561	12,066	180,705	2,505,574	75	25	58,520	58,620
Iowa.....	16,323	26,140	16,920	4,129	63,512	922,513			16,323	16,323
Missouri.....	45,653	60,587	31,152	3,678	141,070	2,115,692			45,653	45,653
Total Middle Western States.....	649,747	959,778	322,274	98,127	2,029,926	30,126,584	2,650	25	647,072	649,747
North Dakota.....	5,085	7,631	4,564	1,042	18,322	279,364			5,085	5,085
South Dakota.....	5,218	8,844	4,406	824	19,292	316,435			5,218	5,218
Nebraska.....	25,200	29,239	18,162	5,930	78,531	1,106,575			25,200	25,200
Kansas.....	22,542	33,789	19,827	1,922	78,080	1,179,620			22,542	22,542
Montana.....	5,783	7,170	4,178	231	17,362	347,064			5,783	5,783
Wyoming.....	3,010	7,365	3,924	854	15,153	241,462			3,010	3,010
Colorado.....	22,905	32,673	17,656	4,408	77,642	1,161,890			22,905	22,905
New Mexico.....	7,240	6,942	1,756	4,234	20,172	375,468			7,240	7,240
Oklahoma.....	39,640	57,614	42,701	5,011	144,966	1,891,556			39,640	39,640
Total Western States.....	136,623	191,267	117,174	24,456	469,520	6,899,434			136,623	136,623
Washington.....	42,800	57,657	36,278	4,473	141,208	2,168,318			42,800	42,800
Oregon.....	38,935	50,145	32,918	113	122,111	1,713,083			38,935	38,935
California.....	281,866	360,147	199,796	9,991	851,800	14,679,300			281,866	281,866
Idaho.....	9,725	10,245	2,726	849	23,545	413,886			9,725	9,725
Utah.....	6,350	6,881	5,572	1,595	20,398	342,197			6,350	6,350
Nevada.....	5,535	5,800	3,114	50	14,499	232,250			5,535	5,535
Arizona.....	10,925	18,925	5,910		35,760	558,134			10,925	10,925
Total Pacific States.....	396,136	509,800	286,314	17,071	1,209,321	20,107,168			396,136	396,136
Total United States (exclusive of possessions).....	2,417,668	3,689,554	1,344,740	261,822	7,713,784	107,735,977	3,696	250	2,413,722	2,417,668
Alaska (member and nonmember banks).....	1,578	1,760	1,245	287	4,870	110,880			1,578	1,578
The Territory of Hawaii (nonmember bank).....	4,000	7,000	1,731	2,176	14,907	201,840			4,000	4,000
Virgin Islands of the United States (nonmember bank).....	150	150	81	45	426	10,650			150	150
Total possessions.....	5,728	8,910	3,057	2,508	20,203	323,370			5,728	5,728
Total United States and possessions.....	2,423,396	3,698,464	1,347,797	264,330	7,733,987	108,059,347	3,696	250	2,419,450	2,423,396
New York City (central Reserve city).....	204,000	304,500	57,640	388	566,528	6,496,509			204,000	204,000
Chicago (central Reserve city).....	196,755	253,355	36,676	36,184	522,970	6,626,315	1,500		195,255	196,755
Other Reserve cities.....	1,021,299	1,649,225	566,949	76,944	3,314,417	49,166,144			1,021,299	1,021,299
Country banks (member banks) ¹	995,817	1,482,524	683,511	148,306	3,310,158	45,451,916	2,196	250	993,371	995,817
Possessions (nonmember banks).....	5,525	8,860	3,021	2,508	19,914	318,463			5,525	5,525

States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	6,557	7,865	2,847	311	17,580	278,159			6,557	6,557
New Jersey, District No. 2.....	53,161	76,730	31,135	6,603	167,629	2,465,069	467	25	52,669	53,161
Kentucky, District No. 4.....	7,440	12,641	5,978	925	26,984	298,150			7,440	7,440
Pennsylvania, District No. 4.....	103,564	230,346	39,393	2,454	375,757	3,573,485			103,564	103,564
West Virginia, District No. 6.....	1,305	2,200	648	191	4,344	41,763			1,305	1,305
Louisiana, District No. 6.....	18,263	41,738	16,297	593	76,891	1,407,699			18,263	18,263
Mississippi, District No. 6.....	4,603	10,213	866	44	15,726	225,706		50	4,553	4,603
Tennessee, District No. 6.....	23,140	36,437	13,574	2,232	75,383	1,177,106			23,140	23,140
Indiana, District No. 7.....	37,403	61,835	30,642	5,193	135,073	2,228,299	25		37,378	37,403
Illinois, District No. 7.....	261,800	344,311	82,582	51,989	740,682	10,548,283	1,500		260,300	261,800
Michigan, District No. 7.....	59,956	116,617	40,220	5,018	221,811	3,902,739	1,000		58,956	59,956
Wisconsin, District No. 7.....	27,815	54,953	16,056	3,227	102,051	1,587,201	50		27,765	27,815
Missouri, District No. 10.....	16,465	26,138	10,704	2,570	55,877	888,944			16,465	16,465
New Mexico, District No. 10.....	4,800	4,567	678	3,186	13,231	256,103			4,800	4,800
Oklahoma, District No. 10.....	39,090	56,721	41,992	4,701	142,504	1,862,385			39,090	39,090

¹ Includes 1 member bank in Alaska.

Loans and Discounts of National Banks, by States, June 30, 1955

[In thousands of dollars]

Location	Commercial and industrial loans (including open-market paper)	Loans to farmers directly guaranteed and redeemable on demand by the Commodity Credit Corporation and certificates of interest representing ownership thereof	Other loans to farmers	Loans to brokers and dealers in securities	Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	Real-estate loans			Other loans to individuals	Loans to banks	All other loans	Overdrafts	Total gross loans	Less valuation reserves	Net loans
						Secured by farm land (including improvements)	Secured by residential properties (other than farm)	Secured by other properties							
Maine.....	44,999	227	4,008	48	1,461	2,495	23,217	8,210	31,578	-----	2,832	5	119,080	1,554	117,526
New Hampshire.....	41,296	310	2,705	10	1,368	1,433	19,305	4,730	33,484	50	3,682	26	108,399	1,027	107,372
Vermont.....	15,162	245	5,703	-----	1,189	3,911	18,693	5,524	23,202	-----	2,221	23	75,873	891	74,982
Massachusetts.....	819,202	12,725	7,897	13,005	9,358	2,485	192,733	81,825	333,989	4,493	23,231	1,159	1,502,102	34,791	1,467,311
Rhode Island.....	78,426	152	1,330	2,527	913	1,959	79,102	22,826	42,995	-----	5,490	166	235,886	2,430	233,456
Connecticut.....	149,620	1,275	2,871	939	5,167	1,244	92,410	21,697	117,303	4,050	10,475	121	407,172	6,169	401,003
Total New England States.....	1,148,705	14,934	24,514	16,529	19,456	13,527	425,460	144,812	582,551	8,593	47,931	1,500	2,448,512	46,862	2,401,650
New York.....	1,912,242	4,267	49,307	405,625	38,809	22,113	470,224	117,428	926,982	19,906	76,919	1,827	4,045,649	68,142	3,977,507
New Jersey.....	275,684	1,263	12,945	3,288	11,694	9,590	453,230	74,654	345,854	-----	20,708	145	1,209,055	18,328	1,190,727
Pennsylvania.....	1,332,572	13,412	53,410	21,511	46,720	48,564	700,619	188,473	570,621	6,766	94,786	338	3,077,792	54,327	3,023,465
Delaware.....	2,678	50	1,133	-----	1,325	4,843	-----	1,084	1,712	-----	479	2	13,306	9	13,297
Maryland.....	81,497	407	6,207	12,357	56,889	9,976	52,816	24,927	63,923	5	10,292	43	319,339	2,009	317,330
District of Columbia.....	131,991	2,500	13	3,182	3,835	164	71,008	22,098	80,979	270	7,823	66	323,679	3,180	320,499
Total Eastern States.....	3,736,664	21,649	123,015	445,963	157,947	91,732	1,752,740	428,664	1,990,071	26,947	211,007	2,421	8,988,820	145,995	8,842,825
Virginia.....	177,206	1,642	25,629	3,768	8,678	18,931	126,967	37,315	182,743	5,071	20,194	142	608,286	6,295	601,991
West Virginia.....	40,430	250	3,013	4	1,687	4,090	59,321	15,049	72,912	150	1,652	31	198,589	3,202	195,387
North Carolina.....	107,287	823	11,756	2,328	8,205	4,768	15,304	8,884	58,972	25	3,476	29	251,557	3,307	248,250
South Carolina.....	72,918	4,379	8,080	484	2,290	2,663	12,650	14,605	58,954	-----	8,155	44	185,222	2,069	183,153
Georgia.....	268,416	3,310	14,017	6,311	11,414	11,082	27,323	24,668	170,269	3,293	19,973	241	560,317	5,997	554,320
Florida.....	261,238	1,734	7,972	2,124	22,423	4,226	59,248	41,655	198,083	230	20,013	88	619,034	6,292	612,742
Alabama.....	155,492	3,912	26,877	2,708	3,087	6,060	43,559	15,513	133,905	288	28,462	268	420,131	8,468	411,663
Mississippi.....	32,606	2,812	5,467	244	1,000	2,691	8,763	5,893	25,742	-----	2,505	88	87,811	1,452	86,359
Louisiana.....	293,623	7,306	11,665	6,108	3,438	5,503	43,796	29,631	98,278	268	22,157	846	522,619	4,858	517,761
Texas.....	1,582,074	83,098	188,391	26,653	124,096	25,783	144,875	103,355	710,300	5,540	70,560	3,681	3,068,406	34,289	3,034,117
Arkansas.....	53,006	7,114	23,963	1,640	469	5,807	12,706	9,871	54,173	-----	1,277	98	170,124	1,281	168,843
Kentucky.....	81,440	402	25,933	925	1,601	13,127	41,153	14,885	75,207	350	5,252	144	260,419	3,500	256,919
Tennessee.....	339,949	12,166	28,928	6,012	16,699	9,750	43,541	25,968	218,484	695	16,303	776	719,271	11,304	707,967
Total Southern States.....	3,465,685	128,948	381,691	59,309	205,087	114,481	639,206	347,292	2,087,722	15,910	219,979	6,476	7,671,786	92,044	7,579,742
Ohio.....	507,481	14,732	38,014	29,417	52,376	39,225	407,805	102,777	446,456	1,811	56,409	528	1,697,031	24,938	1,672,097
Indiana.....	237,148	11,689	26,670	5,917	9,265	17,699	223,452	44,066	178,027	-----	12,774	114	766,821	10,431	756,390
Illinois.....	1,915,219	129,691	102,959	219,900	101,106	25,708	419,661	104,613	579,522	5,089	125,841	2,234	3,731,543	79,053	3,652,497
Michigan.....	367,499	2,735	11,320	19,939	7,869	8,648	421,670	85,976	371,703	-----	22,926	535	1,330,820	21,899	1,308,921
Wisconsin.....	203,406	14,393	14,751	13,111	23,604	8,914	160,663	29,675	91,777	3	27,407	122	587,826	13,177	574,649
Minnesota.....	375,657	11,864	47,218	3,233	18,000	10,331	225,180	31,814	219,928	1,264	45,166	659	990,014	10,237	979,770
Iowa.....	91,201	25,706	54,817	379	1,714	9,525	56,074	15,209	49,310	48	6,338	144	310,465	5,115	305,350
Missouri.....	302,365	9,718	41,032	13,567	19,251	7,093	156,040	29,606	160,326	3,414	26,720	222	769,354	6,457	762,897
Total Middle Western States.....	3,999,976	220,528	336,781	305,463	243,185	126,843	2,070,545	443,736	2,097,049	11,629	323,581	4,558	10,183,874	171,307	10,012,567
North Dakota.....	21,039	1,433	17,527	-----	1,019	1,954	23,080	3,518	27,044	-----	1,486	45	98,145	1,770	96,375
South Dakota.....	29,792	3,802	30,324	164	583	1,645	30,070	4,976	25,711	-----	1,456	112	128,635	3,179	125,456
Nebraska.....	127,622	21,156	104,923	1,543	4,545	6,022	27,479	14,305	63,462	6,048	14,978	243	392,326	4,884	387,442
Kansas.....	122,703	4,329	65,487	2,894	3,033	8,189	29,546	8,340	79,496	27	8,663	172	332,879	2,248	330,631
Montana.....	24,133	708	18,753	297	1,293	21,753	4,032	37,558	1,440	-----	1,440	71	110,018	1,541	108,477
Wyoming.....	20,791	588	17,239	773	1,162	17,327	5,206	15,616	50	-----	278	75	79,105	630	78,475
Colorado.....	123,227	5,262	69,153	2,384	1,478	5,138	68,717	24,607	88,283	-----	16,297	247	404,793	3,552	401,241
New Mexico.....	41,011	8,973	18,202	1,946	1,655	15,344	6,699	31,821	1,089	-----	1,089	84	126,824	1,754	125,070
Oklahoma.....	287,314	7,843	55,721	2,855	5,491	12,303	40,429	27,000	130,607	2,460	22,111	316	594,450	4,399	590,051
Total Western States.....	797,632	54,094	397,329	9,840	19,165	39,361	273,745	98,683	499,578	8,585	67,798	1,365	2,267,175	23,957	2,243,218
Washington.....	361,564	1,239	48,715	3,403	3,611	11,814	209,435	37,586	219,635	-----	21,047	921	918,970	13,199	905,771
Oregon.....	235,256	250	38,196	2,428	579	13,689	180,479	35,442	179,579	-----	2,769	571	689,238	4,537	684,701
California.....	1,875,835	109,700	207,044	45,730	27,010	64,956	2,306,226	273,322	1,089,525	101,953	76,831	7,981	6,186,113	88,343	6,097,770
Idaho.....	34,563	563	28,025	245	327	2,754	64,302	8,470	39,568	-----	1,827	208	180,852	2,268	178,584
Utah.....	41,936	217	5,872	597	588	1,792	38,997	5,864	31,806	-----	5,163	273	133,105	1,359	131,746
Nevada.....	12,208	1,488	3,286	150	1,665	745	26,587	6,134	30,882	-----	702	140	83,987	286	83,701
Arizona.....	68,418	17,741	34,836	420	345	1,784	63,709	2,157	68,187	-----	3,037	313	260,947	1,515	259,432
Total Pacific States.....	2,629,780	131,198	365,974	52,973	34,125	97,534	2,889,735	368,975	1,659,182	101,953	111,376	10,407	8,453,212	111,507	8,341,705
Total United States (exclusive of possessions).....	15,778,442	571,351	1,629,304	890,077	678,965	483,478	8,051,431	1,832,162	8,916,153	173,617	981,672	26,727	40,013,379	591,672	39,421,707
Alaska (member and nonmember banks).....	9,015	-----	-----	-----	59	46	9,146	4,755	7,843	-----	-----	20	30,884	836	30,048
The Territory of Hawaii (non-member bank).....	12,147	-----	4,518	19	8,540	787	45,896	5,493	9,500	-----	2,660	21	89,581	540	89,041
Virgin Islands of the United States (nonmember bank).....	315	-----	5	-----	-----	179	1,235	326	606	-----	40	2	2,708	-----	2,708
Total possessions.....	21,477	-----	4,523	19	8,599	1,012	56,277	10,574	17,949	-----	2,700	43	123,173	1,376	121,797
Total United States and possessions.....	15,799,919	571,351	1,633,827	890,096	687,564	484,490	8,107,708	1,842,736	8,934,102	173,617	984,372	26,77			

States Located in 2 Federal Reserve Districts—Loans of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	21,015	550	119	84	1,718	297	45,499	5,645	26,923	-----	182	17	102,049	1,085	100,964	
New Jersey, District No. 2.....	200,170	925	7,320	3,017	8,544	6,345	370,947	44,646	272,835	-----	17,927	109	932,785	11,976	920,800	
Kentucky, District No. 4.....	20,584	-----	12,639	81	902	8,006	21,091	8,176	33,633	-----	1,729	63	106,904	1,032	105,872	
Pennsylvania, District No. 4.....	640,509	10,290	7,016	18,692	17,185	9,726	270,359	66,385	195,425	1,670	54,059	86	1,291,402	26,493	1,264,909	
West Virginia, District No. 4.....	1,607	50	249	-----	1,038	369	5,438	816	4,682	-----	29	1	14,279	73	14,206	
Louisiana, District No. 6.....	230,937	3,463	5,464	6,078	1,573	2,450	32,110	23,880	70,218	268	20,534	758	397,733	4,259	393,474	
Mississippi, District No. 6.....	29,102	903	2,945	244	792	1,769	7,341	5,090	20,637	-----	2,359	56	71,288	1,252	69,986	
Tennessee, District No. 6.....	167,951	2,466	14,566	2,890	2,840	7,545	27,427	12,839	138,568	395	10,780	356	399,069	7,665	391,344	
Indiana, District No. 7.....	201,365	9,848	22,602	5,917	8,304	13,467	197,866	36,205	140,630	-----	11,917	105	648,226	9,447	638,778	
Illinois, District No. 7.....	1,869,867	127,482	78,291	219,737	92,025	16,332	374,384	95,417	528,121	5,069	120,911	2,166	3,454,458	76,148	3,454,458	
Michigan, District No. 7.....	358,838	2,685	9,959	19,939	16,858	7,745	400,498	81,309	361,121	-----	22,249	525	1,281,726	21,314	1,260,412	
Wisconsin, District No. 7.....	191,263	14,134	9,609	13,111	22,429	7,094	143,854	25,482	78,602	-----	3	26,479	108	532,168	12,217	519,951
Missouri, District No. 10.....	132,841	2,505	23,484	3,534	10,121	2,877	30,924	14,010	58,147	354	8,148	113	287,058	3,108	283,956	
New Mexico, District No. 10.....	32,034	1,875	5,127	-----	1,919	886	12,966	6,053	23,902	-----	8,794	56	85,612	1,043	84,565	
Oklahoma, District No. 10.....	285,468	7,817	52,753	2,855	5,491	11,815	39,262	26,637	127,719	2,460	22,027	300	584,604	4,300	580,304	

U. S. Government Obligations Held by National Banks, by States, June 30, 1955

[In thousands of dollars]

Location	U. S. Government obligations, direct and guaranteed									Federal Housing Administration debentures	Total
	Direct obligations										
	Treasury bills	Treasury certificates of indebtedness	Treasury notes	U. S. non-marketable bonds (savings series F, G; investment series A-1965, B-1975-80; and depositary bonds)	Other U. S. bonds maturing in 5 years or less	Other U. S. bonds maturing in 5 to 10 years	Other U. S. bonds maturing in 10 to 20 years	U. S. bonds maturing after 20 years	Total		
Maine.....	8,302	1,500	19,160	8,441	16,148	26,371	9,897	233	90,052	69	90,121
New Hampshire.....	3,587	1,900	18,265	3,040	8,483	21,039	7,004	366	63,684	33	63,717
Vermont.....	2,129	551	9,829	7,570	7,819	16,614	5,675	289	50,476	13	50,489
Massachusetts.....	41,697	12,401	162,289	38,060	190,527	311,176	125,735	1,074	882,959	38	882,997
Rhode Island.....	7,399	5,503	28,581	4,062	31,305	43,119	29,106	420	149,495	149	149,495
Connecticut.....	19,625	10,062	79,708	18,526	59,688	130,742	25,473	3,050	346,874	12	346,886
Total New England States.....	82,739	31,917	317,832	79,699	313,970	549,061	202,890	5,432	1,583,540	165	1,583,705
New York.....	339,824	28,343	582,660	107,853	409,363	1,294,187	205,187	4,268	2,971,685	175	2,971,860
New Jersey.....	25,511	25,335	189,440	73,799	181,629	388,472	225,028	5,250	1,114,464	325	1,114,789
Pennsylvania.....	67,082	28,461	460,062	153,669	449,863	968,845	385,632	14,013	2,527,627	31	2,527,658
Delaware.....	1,597	689	1,842	1,595	1,818	3,090	1,743	10	12,384	12	12,384
Maryland.....	6,441	1,997	60,323	20,792	80,149	116,058	57,752	93	343,605	343	343,605
District of Columbia.....	12,961	2,003	86,118	14,744	57,105	122,001	24,058	-----	318,990	-----	318,990
Total Eastern States.....	453,416	86,828	1,380,445	372,452	1,179,927	2,892,653	899,400	23,634	7,288,755	531	7,289,286
Virginia.....	21,571	4,748	122,301	38,491	71,404	183,715	42,921	802	485,953	21	485,974
West Virginia.....	16,106	4,848	64,438	17,854	38,766	96,975	24,730	477	264,194	-----	264,194
North Carolina.....	11,878	8,675	51,106	8,840	24,149	65,399	8,051	61	178,159	-----	178,159
South Carolina.....	5,086	1,842	55,882	9,174	32,772	59,552	14,432	49	178,789	-----	178,789
Georgia.....	3,925	9,300	77,878	11,367	64,496	116,376	8,435	5,071	296,848	7	296,855
Florida.....	45,693	42,704	218,957	20,924	83,366	269,833	139,698	207	821,382	-----	821,382
Alabama.....	28,496	19,417	127,001	12,203	41,958	103,414	23,762	56	356,307	2	356,309
Mississippi.....	4,936	2,540	22,868	5,406	11,542	32,835	5,275	15	85,417	-----	85,417
Louisiana.....	81,444	23,080	249,408	8,029	76,883	174,080	46,926	1,006	660,856	-----	660,856
Texas.....	155,753	48,553	472,207	46,024	312,788	782,468	147,989	8,570	1,974,352	-----	1,974,352
Arkansas.....	7,001	5,264	46,958	10,233	16,420	61,232	16,467	598	164,173	86	164,259
Kentucky.....	6,092	6,916	104,629	11,220	39,664	87,713	13,828	197	270,259	4	270,263
Tennessee.....	18,520	13,058	168,402	17,086	62,306	227,822	16,235	940	524,369	6	524,375
Total Southern States.....	406,501	190,945	1,782,035	216,851	876,514	2,261,414	508,749	18,049	6,261,058	126	6,261,184
Ohio.....	91,768	42,815	522,296	58,259	330,834	673,157	86,479	6,858	1,812,466	235	1,812,701
Indiana.....	28,448	37,758	307,284	38,139	195,307	351,984	80,261	1,341	1,040,522	10	1,040,532
Illinois.....	163,963	79,274	1,103,709	111,963	838,873	1,518,504	423,441	73,459	4,313,186	90	4,313,276
Michigan.....	22,239	8,445	352,076	31,243	224,638	797,798	159,432	357	1,596,228	21	1,596,249
Wisconsin.....	18,915	11,714	230,512	42,439	101,297	198,523	51,838	1,123	656,361	-----	656,361
Minnesota.....	20,130	15,150	235,993	50,388	134,131	247,030	45,053	709	748,584	16	748,600
Iowa.....	4,067	7,577	81,513	26,464	58,444	111,020	5,693	146	294,924	-----	294,924
Missouri.....	17,800	19,686	235,319	17,011	89,198	254,762	15,737	6,256	655,769	21	655,790
Total Middle Western States.....	367,330	222,419	3,068,702	375,906	1,972,722	4,152,778	867,934	90,249	11,118,040	393	11,118,433
North Dakota.....	4,986	4,050	37,227	12,425	17,202	34,232	1,433	154	111,709	5	111,714
South Dakota.....	3,542	2,418	46,662	8,230	13,656	31,945	1,808	110	108,371	4	108,375
Nebraska.....	3,983	10,249	96,795	22,479	69,973	122,939	27,551	303	354,272	-----	354,272
Kansas.....	38,579	15,048	144,408	23,464	64,344	115,412	17,602	3,859	422,716	72	422,788
Montana.....	5,577	4,993	56,245	6,325	17,569	40,816	897	18	132,440	-----	132,440
Wyoming.....	6,359	1,631	26,783	5,582	17,183	32,833	1,414	340	92,125	-----	92,125
Colorado.....	83,724	14,105	150,514	15,699	40,799	89,880	31,278	1,227	427,226	-----	427,226
New Mexico.....	10,240	4,089	42,504	4,717	18,955	45,033	2,562	235	128,335	-----	128,335
Oklahoma.....	35,881	13,261	166,096	25,465	79,837	180,938	39,364	965	541,807	17	541,824
Total Western States.....	192,871	69,844	767,234	124,386	339,518	694,028	123,909	7,211	2,319,001	98	2,319,099
Washington.....	13,903	1,827	135,086	16,676	106,082	265,031	34,354	3,021	575,980	-----	575,980
Oregon.....	3,110	665	106,914	6,065	70,721	123,495	214,841	1,919	527,730	-----	527,730
California.....	64,014	215,540	1,221,673	77,479	484,123	2,083,259	325,716	11,099	4,484,903	1,244	4,484,147
Idaho.....	3,068	576	14,793	4,014	15,238	59,271	58,487	4,528	159,975	188	160,163
Utah.....	11,829	5,000	41,939	4,400	1,197	34,476	9,508	6,826	115,175	-----	115,175
Nevada.....	2,641	365	26,543	3,544	18,398	34,638	3,744	-----	89,873	-----	89,873
Arizona.....	568	8,164	58,604	2,372	25,978	39,364	6,635	5,008	146,693	10	146,703
Total Pacific States.....	99,133	232,137	1,605,552	114,550	721,737	2,639,534	653,285	32,401	6,098,329	1,442	6,099,771
Total United States (exclusive of possessions).....	1,601,990	834,090	8,921,800	1,283,844	5,404,388	13,189,468	3,256,167	176,976	34,668,723	2,755	34,671,478
Alaska (member and nonmember banks).....	3,935	100	5,956	17,815	4,219	14,344	1,553	-----	47,952	-----	47,952
The Territory of Hawaii (nonmember bank).....	-----	-----	14,762	3,675	9,958	25,570	1,762	-----	55,727	-----	55,727
Virgin Islands of the United States (nonmember bank).....	1,394	-----	961	260	-----	3,228	-----	25	5,868	-----	5,868
Total possessions.....	5,329	100	21,679	21,780	14,177	43,142	3,315	25	109,547	-----	109,547
Total United States and possessions.....	1,607,319	834,190	8,943,479	1,305,624	5,418,565	13,232,610	3,259,482	177,001	34,778,270	2,755	34,781,025
New York City (central Reserve city).....	284,743	5,502	350,937	17,075	174,165	848,668	53,580	-----	1,734,670	-----	1,734,670
Chicago (central Reserve city).....	74,855	38,822	582,695	13,880	423,344	790,594	304,388	69,190	2,297,768	-----	2,297,768
Other Reserve cities.....	374,052	370,691	3,950,034	215,648	2,146,649	5,984,956	1,369,865	54,042	14,465,937	1,581	14,467,518
Country banks (member banks) ¹	868,340	419,175	4,038,204	1,037,241	2,660,677	5,565,800	1,528,342	53,744	16,171,523	1,174	16,172,697
Possessions (nonmember banks).....	5,329	-----	21,609	21,780	13,730	42,592	3,307	25	108,372	-----	108,372

States Located in 2 Federal Reserve Districts—U. S. Government Obligations Held by Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	6,853	1,200	26,539	3,182	5,579	41,763	7,903	317	93,336	12	93,348
New Jersey, District No. 2.....	19,868	22,336	119,499	50,185	122,174	284,846	182,032	2,781	803,721	283	804,004
Kentucky, District No. 4.....	3,765	1,623	32,434	7,512	8,893	43,406	9,575	58	107,266	-----	107,266
Pennsylvania, District No. 4.....	24,084	15,580	231,126	43,869	199,114	516,355	141,513	5,428	1,177,069	-----	1,177,069
West Virginia, District No. 4.....	2,095	2,000	1,752	2,641	2,544	4,702	1,283	27	17,044	-----	17,044
Louisiana, District No. 6.....	61,174	22,435	211,785	6,205	62,462	151,752	46,807	1,006	563,626	-----	563,626
Mississippi, District No. 6.....	2,891	1,291	17,665	4,537	9,693	26,353	4,925	15	67,370	-----	67,370
Tennessee, District No. 6.....	17,423	10,672	146,407	12,941	40,113	145,697	10,782	910	384,945	6	384,951
Indiana, District No. 7.....	22,443	29,566	269,979	31,287	175,257	308,256	76,008	1,157	913,953	-----	913,953
Illinois, District No. 7.....	149,948	68,019	1,034,935	85,077	779,667	1,418,096	402,770	73,076	4,011,588	90	4,011,678
Michigan, District No. 7.....	19,536	7,949	337,595	21,208	22,924	776,515	157,797	357	1,533,881	7	1,533,888
Wisconsin, District No. 7.....	14,325	10,179	214,974	34,100	92,795	164,174	47,914	1,109	579,570	-----	579,570
Missouri, District No. 10.....	9,651	8,116	99,238	5,399	38,365	111,512	8,501	5,188	275,970	5	275,975
New Mexico, District No. 10.....	5,034	2,000	27,675	3,493	10,183	36,650	1,198	230	86,463	-----	86,463
Oklahoma, District No. 10.....	35,681	13,095	164,063	25,258	78,884	178,802	39,157	965	535,905	17	535,922

1 Includes 1 member bank in Alaska.

Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection Reported by National Banks, by States, June 30, 1955

[In thousands of dollars]

Location	Cash items in process of collection, including exchanges for clearing house	Demand balances with banks in the United States (except private banks and American branches of foreign banks)	Other balances with banks in United States	Balances with banks in foreign countries	Currency and coin	Reserve with Federal Reserve banks	Total
Maine.....	8,862	13,521		25	6,808	24,537	53,753
New Hampshire.....	12,876	12,124	18	13	7,003	19,962	51,996
Vermont.....	3,632	8,200	15	29	3,448	13,005	28,329
Massachusetts.....	201,768	63,698	300	6,544	46,235	343,261	661,806
Rhode Island.....	15,561	7,314		135	9,337	29,395	61,742
Connecticut.....	52,907	64,313	62	63	22,472	90,295	230,112
Total New England States.....	295,606	169,170	395	6,809	95,303	520,455	1,087,738
New York.....	643,916	142,164	237	9,113	89,438	1,260,919	2,145,787
New Jersey.....	89,959	153,056	439	4	60,565	242,753	546,776
Pennsylvania.....	327,185	259,552	418	5,153	119,358	862,484	1,574,150
Delaware.....	289	1,703			784	3,236	6,012
Maryland.....	54,226	38,233		156	17,431	107,546	217,592
District of Columbia.....	45,423	30,637	24	247	14,336	123,299	213,966
Total Eastern States.....	1,160,998	625,345	1,118	14,673	301,912	2,600,237	4,704,283
Virginia.....	91,559	75,886	411	45	32,462	131,570	331,933
West Virginia.....	19,284	47,375	130		16,210	56,172	139,171
North Carolina.....	40,820	43,232	66		14,756	45,142	144,016
South Carolina.....	29,457	41,400	185		14,526	38,392	123,960
Georgia.....	117,885	60,940	232		17,342	114,673	311,072
Florida.....	111,223	213,156	853	101	34,125	185,364	544,822
Alabama.....	46,283	90,760	321	76	22,179	124,745	284,364
Mississippi.....	6,079	31,111			6,223	24,768	68,181
Louisiana.....	106,830	129,432	502	42	21,021	171,733	429,560
Texas.....	433,910	1,004,536	7,338	1,688	92,758	814,072	2,354,302
Arkansas.....	22,310	55,790	40		9,196	48,917	136,253
Kentucky.....	23,817	56,762			15,460	75,357	171,396
Tennessee.....	113,023	177,983	297	71	32,226	186,567	510,167
Total Southern States.....	1,162,480	2,028,363	10,375	2,023	328,484	2,017,472	5,549,197
Ohio.....	225,668	197,486	225	1,100	76,180	510,292	1,010,951
Indiana.....	102,269	153,618	126	41	45,587	259,774	561,415
Illinois.....	619,964	367,448	1,219	4,818	98,810	1,230,529	2,322,788
Michigan.....	220,582	120,620	603	6,145	59,900	396,850	804,700
Wisconsin.....	83,851	84,762	30	51	22,559	168,494	359,747
Minnesota.....	180,545	114,654	460	4,237	24,300	199,245	523,441
Iowa.....	44,830	71,470	198		12,673	89,333	218,504
Missouri.....	160,183	108,862	27	137	18,586	244,869	532,664
Total Middle Western States.....	1,637,892	1,218,920	2,888	16,529	358,595	3,099,386	6,334,210
North Dakota.....	3,868	14,170	4	68	3,234	25,548	46,892
South Dakota.....	5,248	21,917			3,920	27,018	58,103
Nebraska.....	56,876	67,053	270		11,304	114,080	249,583
Kansas.....	22,594	116,745	113		14,225	134,131	287,808
Montana.....	10,529	26,352	16	78	5,198	33,869	76,042
Wyoming.....	6,530	23,126			4,401	20,493	54,550
Colorado.....	54,318	79,020	50	19	14,199	122,103	269,709
New Mexico.....	7,974	47,254			6,119	44,400	105,747
Oklahoma.....	52,142	281,193	656		21,870	203,867	559,728
Total Western States.....	220,079	676,830	1,109	165	84,470	725,509	1,708,162
Washington.....	115,436	58,189	695	1,055	27,322	231,581	434,278
Oregon.....	79,600	27,674	739	498	17,118	168,596	294,225
California.....	678,527	248,801	2,064	3,886	125,868	1,456,830	2,515,976
Idaho.....	10,091	11,177			6,140	29,058	56,466
Utah.....	15,777	10,331			3,827	46,210	76,145
Nevada.....	6,322	7,034			5,631	18,035	37,022
Arizona.....	21,930	19,943		134	9,464	41,202	92,673
Total Pacific States.....	927,683	383,149	3,498	5,573	195,370	1,991,512	3,506,785
Total United States (exclusive of possessions).....	5,404,738	5,101,777	19,383	45,772	1,364,134	10,954,571	22,890,375
Alaska (member and nonmember banks).....	3,676	1,620		71	4,444	113,049	22,860
The Territory of Hawaii (nonmember bank).....	9,572	709	29	24	11,623	18,526	40,483
Virgin Islands of the United States (nonmember bank).....	18	15		2	454	1,248	1,737
Total possessions.....	13,266	2,344	29	97	16,521	32,823	65,080
Total United States and possessions.....	5,418,004	5,104,121	19,412	45,869	1,380,655	10,987,394	22,955,455
New York City (central Reserve city).....	567,070	1,485		8,873	23,047	956,591	1,557,066
Chicago (central Reserve city).....	499,504	101,172	1,166	4,775	23,616	821,525	1,451,758
Other Reserve cities.....	3,329,450	1,763,650	11,342	30,570	451,078	5,477,350	11,063,440
Country banks (member banks) ¹	1,008,817	3,236,308	6,875	1,554	866,596	3,699,407	8,819,557
Possessions (nonmember banks).....	13,163	1,506	29	97	16,318	32,521	63,634

States Located in 2 Federal Reserve Districts—Cash, Balances With Other Banks, etc., of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	10,395	8,575		9	6,518	22,883	48,380
New Jersey, District No. 2.....	62,438	114,675	241	4	42,795	179,618	399,771
Kentucky, District No. 4.....	2,450	25,468			7,340	24,923	60,181
Pennsylvania, District No. 4.....	164,304	65,781	115	686	43,515	413,777	688,178
West Virginia, District No. 4.....	1,084	2,886			1,235	3,100	8,305
Louisiana, District No. 6.....	96,031	80,881	502	42	15,114	142,067	334,637
Mississippi, District No. 6.....	5,688	24,885			5,008	19,560	55,141
Tennessee, District No. 6.....	63,563	111,444	200		23,021	104,397	302,625
Indiana, District No. 7.....	90,891	132,802	126	41	39,206	230,353	493,419
Illinois, District No. 7.....	596,711	316,999	1,219	4,818	86,455	1,166,501	2,172,703
Michigan, District No. 7.....	218,995	114,231	603	6,145	56,881	386,158	783,013
Wisconsin, District No. 7.....	81,360	72,939	20	51	19,400	153,861	327,631
Missouri, District No. 10.....	81,699	60,667	27	68	6,815	109,421	258,697
New Mexico, District No. 10.....	6,762	32,178			3,538	32,138	74,616
Oklahoma, District No. 10.....	51,825	274,126	631		21,207	201,526	549,315

¹ Includes reserve with approved national banking associations for 5 nonmember national banks.

² Reserve with approved national banking associations.

³ Includes 1 member bank in Alaska.

Deposits of National Banks,

[In thousands of dollars]

Location	Demand deposits						Total
	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. ¹	
Maine.....	135,761	6,866	9,946	8,632	11	3,963	165,179
New Hampshire.....	133,688	7,791	12,528	10,351	-----	6,188	170,546
Vermont.....	60,892	2,453	4,225	1,644	-----	2,689	71,903
Massachusetts.....	1,907,736	114,261	125,336	279,695	36,551	49,630	2,513,209
Rhode Island.....	204,063	10,217	25,870	3,654	820	8,855	253,489
Connecticut.....	665,122	36,619	43,516	23,898	6	34,143	803,304
Total New England States.....	3,107,262	178,207	221,421	327,874	37,388	105,478	3,977,630
New York.....	5,043,508	326,787	351,053	549,261	261,943	324,799	6,857,351
New Jersey.....	1,423,345	71,394	191,345	49,914	156	52,576	1,788,730
Pennsylvania.....	4,020,168	215,636	189,545	458,706	14,446	75,730	4,974,231
Delaware.....	17,370	474	473	-----	-----	261	18,578
Maryland.....	488,380	37,852	88,126	57,675	300	4,996	677,329
District of Columbia.....	596,121	27,060	90	47,638	5,368	18,384	694,661
Total Eastern States.....	11,588,892	679,203	820,632	1,163,194	282,213	476,746	15,010,880
Virginia.....	719,660	36,478	69,895	99,120	89	20,317	945,559
West Virginia.....	314,417	13,241	51,109	28,196	-----	8,578	415,532
North Carolina.....	346,980	15,255	30,660	24,777	50	15,281	433,003
South Carolina.....	320,577	16,926	59,826	13,932	-----	11,833	423,094
Georgia.....	690,998	37,360	107,185	153,717	26	4,281	993,567
Florida.....	1,205,606	40,630	159,050	209,681	3,118	24,341	1,642,426
Alabama.....	692,884	29,876	79,404	70,771	255	7,634	880,824
Mississippi.....	141,171	6,500	37,073	18,526	-----	656	203,926
Louisiana.....	840,910	30,966	327,708	189,226	8,876	13,661	1,411,347
Texas.....	4,520,866	167,002	363,085	1,131,293	20,228	73,430	6,275,901
Arkansas.....	299,404	8,145	44,918	48,588	-----	3,112	404,167
Kentucky.....	452,768	18,212	35,037	39,675	-----	5,729	551,421
Tennessee.....	839,333	35,728	155,540	280,429	1,221	12,861	1,325,112
Total Southern States.....	11,385,574	456,319	1,520,481	2,307,931	33,863	201,714	15,905,882
Ohio.....	2,456,224	153,859	312,387	217,475	2,976	62,954	3,205,875
Indiana.....	1,252,174	66,674	281,145	106,916	354	44,835	1,752,098
Illinois.....	5,726,453	364,518	504,174	1,062,078	35,877	111,439	7,804,539
Michigan.....	1,973,518	188,736	118,511	176,328	4,872	35,684	2,527,649
Wisconsin.....	827,880	60,760	69,047	115,295	781	22,510	1,096,273
Minnesota.....	1,135,413	77,115	161,456	298,000	3,776	21,235	1,696,995
Iowa.....	452,538	22,800	90,021	96,998	-----	5,414	667,771
Missouri.....	1,130,211	66,629	74,902	384,135	1,680	14,300	1,671,857
Total Middle Western States.....	14,954,411	1,001,091	1,641,643	2,457,225	50,316	318,371	20,423,057
North Dakota.....	150,220	4,658	14,285	8,852	17	2,079	180,111
South Dakota.....	164,431	5,637	35,301	8,594	-----	2,899	216,862
Nebraska.....	649,568	31,259	76,899	130,802	3	7,871	896,402
Kansas.....	641,639	26,414	186,545	90,002	25	8,755	953,380
Montana.....	206,686	4,964	32,152	12,186	-----	2,706	258,694
Wyoming.....	126,353	3,957	27,963	9,270	-----	2,078	169,621
Colorado.....	649,389	33,368	57,815	73,726	68	9,274	823,640
New Mexico.....	185,848	11,817	71,715	13,997	-----	3,317	286,694
Oklahoma.....	1,099,523	50,686	145,974	216,981	154	22,538	1,535,856
Total Western States.....	3,873,657	172,760	648,649	564,410	267	61,517	5,321,260
Washington.....	1,134,726	49,238	154,947	69,930	5,637	17,726	1,432,204
Oregon.....	806,832	27,100	88,414	22,213	2,093	25,481	972,133
California.....	5,945,700	256,744	574,222	273,257	137,663	271,312	7,458,898
Idaho.....	200,068	7,009	47,814	2,311	-----	2,282	259,484
Utah.....	189,055	7,507	25,280	17,002	-----	1,860	240,704
Nevada.....	107,668	4,643	698	698	-----	3,333	142,361
Arizona.....	304,022	8,795	56,236	5,900	3,743	7,627	386,323
Total Pacific States.....	8,688,071	361,036	972,932	391,311	149,136	329,621	10,892,107
Total United States (exclusive of possessions). ²	53,597,867	2,848,616	5,825,758	7,211,945	553,183	1,493,447	71,530,816
Alaska (member and nonmember banks).....	42,970	11,488	6,489	1,118	-----	652	62,717
The Territory of Hawaii (nonmember bank).....	68,577	18,379	6,818	1,152	582	4,355	99,863
Virgin Islands of the United States (nonmember bank).....	2,043	225	1,912	2	-----	45	4,227
Total possessions.....	113,590	30,092	15,219	2,272	582	5,052	166,807
Total United States and possessions.....	53,711,457	2,878,708	5,840,977	7,214,217	553,765	1,498,499	71,697,623
New York City (central Reserve city).....	3,448,664	247,441	50,965	528,536	260,644	269,906	4,806,156
Chicago (central Reserve city).....	3,406,568	279,759	269,866	966,009	35,524	66,033	5,024,359
Other Reserve cities.....	24,016,717	1,373,133	2,336,054	4,699,138	244,162	582,470	33,251,674
Country banks (member banks) ²	22,727,846	1,383,380	3,169,062	1,018,262	12,853	574,527	28,450,930
Possessions (nonmember banks).....	111,662	29,995	15,030	2,272	582	4,963	164,504

States Located in 2 Federal Reserve Districts—Deposits

Connecticut, District No. 2.....	148,519	6,859	8,665	5,111	-----	7,667	176,821
New Jersey, District No. 2.....	1,053,320	54,340	110,533	47,876	156	44,131	1,310,356
Kentucky, District No. 4.....	173,338	5,888	14,399	4,979	-----	1,877	200,481
Pennsylvania, District No. 4.....	1,922,568	101,788	70,565	191,464	2,828	23,468	2,312,681
West Virginia, District No. 4.....	19,399	873	3,317	1,425	-----	742	25,756
Louisiana, District No. 6.....	650,934	24,091	282,083	157,603	8,876	6,891	1,130,478
Mississippi, District No. 6.....	107,105	5,201	31,092	17,974	-----	524	161,896
Tennessee, District No. 6.....	513,521	24,570	103,698	152,228	-----	10,615	804,632
Indiana, District No. 7.....	1,088,886	58,673	245,692	91,817	354	39,212	1,524,634
Illinois, District No. 7.....	5,395,734	353,510	448,455	996,283	35,877	107,234	7,337,093
Michigan, District No. 7.....	1,924,533	185,136	139,924	176,139	4,872	34,455	2,465,059
Wisconsin, District No. 7.....	748,950	56,629	59,315	112,431	781	21,157	999,263
Missouri, District No. 10.....	456,314	21,343	24,542	222,009	759	7,051	732,018
New Mexico, District No. 10.....	105,034	10,020	56,023	13,009	-----	2,384	186,470
Oklahoma, District No. 10.....	1,083,573	50,431	142,172	216,502	154	22,127	1,514,959

¹ Includes dividend checks, letters of credit, and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account).² Includes 1 member bank in Alaska.

by States, June 30, 1955

[In thousands of dollars]

Time deposits							Location
Individuals, partnerships and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries	Total	
93,969	167	7	612			94,755	Malne.
45,552	650	15	119			46,336	New Hampshire.
79,426	250	3	581			80,260	Vermont.
427,510	11,650	1,555	7,293	140	16,730	464,878	Massachusetts.
198,528	755	24	212			199,519	Rhode Island.
216,549	1,437	15	551			218,552	Connecticut.
1,061,534	14,909	1,619	9,368	140	16,730	1,104,300	Total New England States.
1,922,558	29,471		110,502	3,213	267,066	2,332,810	New York.
1,223,209	8,349		17,975	53		1,249,586	New Jersey.
2,198,740	4,093	772	63,400	1,259	3,775	2,272,039	Pennsylvania.
12,666			182			12,848	Delaware.
197,806	7,781		5,058	20		210,665	Maryland.
151,019	11,019	1,025				163,063	District of Columbia.
5,705,998	60,713	1,797	197,117	4,545	270,841	6,241,011	Total Eastern States.
420,725	16,601	120	37,252	573		475,271	Virginia.
165,503	1,592	186	582	327		168,190	West Virginia.
92,430	2,821		34,795	634		130,680	North Carolina.
58,723	4,505	7	428	275		63,938	South Carolina.
179,453	3,856	850	2,925	4		187,088	Georgia.
321,461	8,751	66	54,775	610	3,000	388,663	Florida.
229,541	2,995	10	157	1,160		233,863	Alabama.
53,744	1,539		60			55,343	Mississippi.
226,323	523	51	2,585	110	3,002	232,594	Louisiana.
851,901	21,784	1,171	206,007	4,612	1,000	1,086,475	Texas.
87,588	644	24	1,034	135		89,425	Arkansas.
133,453	1,402	15	5,656	75		140,601	Kentucky.
407,196	3,785	179	17,692	1,277		430,129	Tennessee.
3,228,041	70,798	2,679	363,948	9,792	7,002	3,682,260	Total Southern States.
1,242,521	3,263	190	85,093	281		1,331,348	Ohio.
620,784	4,278	2,309	2,557	158		630,086	Indiana.
2,472,313	9,421	1,238	113,790	310	15,700	2,612,772	Illinois.
1,196,020	1,545	35	46,467	175		1,244,242	Michigan.
526,641	4,510	1,061	10,169	414		542,795	Wisconsin.
580,871	468	68	10,843	116		592,366	Minnesota.
187,490	995	55	78			188,618	Iowa.
282,929	2,670	538	4,542	300		290,979	Missouri.
7,109,569	27,150	5,494	273,539	1,754	15,700	7,433,206	Total Middle Western States.
74,671	657	6	1,379			76,713	North Dakota.
72,039	1,126		4,763			77,923	South Dakota.
116,929	94	29	101			117,153	Nebraska.
139,129	2,993	39	991	8		143,150	Kansas.
67,390	28		132	5		67,555	Montana.
53,029	1,485	18	333			54,915	Wyoming.
240,528	1,720	10	12,499	13		254,760	Colorado.
63,959	2,119	11	590			66,679	New Mexico.
190,475	6,227	97	4,379	1,284		202,462	Oklahoma.
1,018,149	16,449	210	25,197	1,310		1,061,315	Total Western States.
555,144	8,378	9	1,660	390	9,500	575,081	Washington.
555,026	64	13	41,798	50		596,951	Oregon.
5,224,018	44,223	228	518,266	15,730	195,426	5,997,891	California.
127,818	959	11	19	50		128,857	Idaho.
75,322	2,343	1,020				78,685	Utah.
68,533	2,205		2,688			73,426	Nevada.
125,095	1,953	10	217			127,275	Arizona.
6,730,956	60,125	1,291	564,648	16,220	204,926	7,578,166	Total Pacific States.
24,854,247	250,144	13,090	1,433,817	33,761	515,199	27,100,258	Total United States (exclusive of possessions).
22,952	13,162	10	6,764			42,888	Alaska (member and nonmember banks).
82,297	396	10	3,521			86,224	The Territory of Hawaii (nonmember bank).
3,851			2,063	18	1	5,933	Virgin Islands of the United States (nonmember bank).
109,100	13,558	20	12,348	18	1	135,045	Total possessions.
24,963,347	263,702	13,110	1,446,165	33,779	515,200	27,235,303	Total United States and possessions.
557,447	24,483		10,305	1,150	267,066	860,451	New York City (central Reserve city).
1,002,521	6,125		8,000	300	15,700	1,032,646	Chicago (central Reserve city).
10,713,019	91,622	2,616	795,038	20,186	229,433	11,851,914	Other Reserve cities.
12,582,971	128,114	10,474	620,874	12,125	3,000	13,357,558	Country banks (member banks). ¹
107,389	13,358	20	11,948	18	1	132,734	Possessions (nonmember banks).

of Banks Located in Federal Reserve District Specified

80,797	65	5	439			81,306	Connecticut, District No. 2.
951,942	2,781		11,991	50		966,764	New Jersey, District No. 2.
66,420	7		2,717	55		69,199	Kentucky, District No. 4.
830,301	252	166	23,209	723	500	855,211	Pennsylvania, District No. 4.
11,141		10	385			11,536	West Virginia, District No. 4.
180,026	428	41	2,585	100	3,002	186,182	Louisiana, District No. 6.
45,529	1,473					47,002	Mississippi, District No. 6.
268,013	2,935	176	17,123	1,277		289,524	Tennessee, District No. 6.
546,133	3,838	2,289	2,046	133		554,439	Indiana, District No. 7.
2,286,034	8,634	1,203	86,932	310	15,700	2,398,813	Illinois, District No. 7.
1,121,728	1,368	10	46,088	175		1,169,369	Michigan, District No. 7.
458,285	4,485	841	9,685	414		473,710	Wisconsin, District No. 7.
97,428	88	7	245	100		97,868	Missouri, District No. 10.
52,476	2,045	11	27			54,559	New Mexico, District No. 10.
184,813	6,223	97	4,354	1,279		196,766	Oklahoma, District No. 10.

Condition of National Banks in Each Federal Reserve District, June 30, 1955

(In thousands of dollars)

	District No. 1 (265 banks)	District No. 2 (447 banks)	District No. 3 (503 banks)	District No. 4 (406 banks)	District No. 5 (338 banks)	District No. 6 (307 banks)	District No. 7 (570 banks)	District No. 8 (323 banks)	District No. 9 (344 banks)	District No. 10 (618 banks)	District No. 11 (484 banks)	District No. 12 (139 banks)	Total (4,744 banks) ¹
ASSETS													
Loans and discounts, including overdrafts	2,300,686	4,999,280	2,041,771	3,057,080	1,852,674	2,433,529	6,178,951	1,447,475	1,413,292	2,146,612	3,208,652	8,343,850	39,423,852
U. S. Government obligations, direct and guaranteed	1,490,357	3,869,212	1,673,758	3,114,080	1,752,667	2,490,493	7,334,013	1,282,719	1,240,281	2,204,771	2,119,356	6,100,946	34,672,653
Obligations of States and political subdivisions	365,461	1,108,355	421,678	579,729	258,131	520,136	1,109,988	261,570	234,073	404,174	372,628	1,374,676	7,010,599
Other bonds, notes, and debentures	83,397	267,039	153,836	179,559	79,448	99,530	372,674	65,178	84,022	127,541	94,963	389,288	1,996,475
Corporate stocks, including stocks of Federal Reserve banks	13,789	34,528	11,857	21,021	8,968	11,589	32,303	7,165	5,975	9,945	14,085	40,570	211,795
<i>Total loans and securities</i>	<i>4,253,690</i>	<i>10,278,414</i>	<i>4,302,900</i>	<i>6,851,469</i>	<i>3,951,888</i>	<i>5,555,277</i>	<i>15,027,929</i>	<i>3,064,107</i>	<i>2,877,648</i>	<i>4,893,045</i>	<i>8,506,684</i>	<i>16,249,380</i>	<i>83,315,374</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection	1,039,358	2,593,938	1,038,980	1,767,615	1,162,333	1,832,661	3,995,270	960,098	758,281	1,744,278	2,490,769	3,508,231	22,891,821
Bank premises owned, furniture and fixtures	54,482	99,877	51,245	85,732	56,049	75,540	94,009	35,899	23,474	39,768	110,859	177,166	904,100
Real estate owned other than bank premises	1,077	1,383	2,168	146	1,245	1,703	1,283	672	738	1,084	3,244	3,437	18,180
Investments and other assets indirectly representing bank premises or other real estate	675	1,674	7,613	2,258	1,068	3,733	4,426	567	4,044	3,693	5,016	32,381	67,148
Customers' liability on acceptances	28,245	39,277	2,546	295	507	3,034	3,267	2,549	631	671	9,102	55,771	145,895
Income accrued but not yet collected	9,392	32,705	5,926	17,481	5,513	14,439	44,165	6,590	10,376	9,894	11,000	63,816	231,297
Other assets	9,118	57,441	8,022	5,874	6,508	10,074	18,686	3,000	2,745	4,548	19,110	21,943	167,069
Total assets	5,396,037	13,104,709	5,419,409	8,830,870	5,185,111	7,496,461	19,189,035	4,073,482	3,777,932	6,696,979	8,458,784	20,112,075	107,740,884
LIABILITIES													
Demand deposits of individuals, partnerships, and corporations	2,958,743	6,245,347	2,484,995	3,571,529	2,766,736	3,861,048	9,610,641	2,106,616	1,784,665	3,711,870	4,807,606	8,689,999	53,599,795
Time deposits of individuals, partnerships, and corporations	980,737	2,955,297	1,652,372	2,150,383	1,075,065	1,224,023	4,599,670	748,450	937,619	884,332	915,343	6,732,667	24,855,958
Deposits of U. S. Government and postal savings	187,806	420,308	141,391	266,296	191,586	183,309	700,466	104,613	102,905	191,651	199,067	422,749	3,112,147
Deposits of States and political subdivisions	221,685	593,183	246,562	512,132	374,110	840,077	1,128,236	301,179	279,493	590,539	634,799	1,538,169	7,260,164
Deposits of banks	377,021	1,134,676	284,712	422,706	277,549	783,402	1,532,284	457,579	334,599	757,729	1,190,238	761,593	8,314,088
Other deposits (certified and cashiers' checks, etc.)	97,811	376,597	60,968	89,041	78,647	54,286	207,472	26,419	31,501	59,540	81,544	329,710	1,493,536
Total deposits	4,823,803	11,725,408	4,871,000	8,012,087	4,763,693	6,946,145	17,778,709	3,744,856	3,470,782	6,195,661	7,828,597	18,474,887	98,635,688
<i>Demand deposits</i>	<i>3,800,809</i>	<i>8,341,528</i>	<i>3,158,502</i>	<i>5,744,793</i>	<i>3,563,422</i>	<i>5,613,823</i>	<i>12,993,820</i>	<i>2,952,366</i>	<i>2,512,262</i>	<i>5,276,490</i>	<i>6,677,894</i>	<i>10,894,410</i>	<i>71,533,119</i>
<i>Time deposits</i>	<i>1,022,994</i>	<i>3,380,880</i>	<i>1,712,498</i>	<i>2,267,294</i>	<i>1,200,271</i>	<i>1,332,222</i>	<i>4,784,949</i>	<i>792,490</i>	<i>958,620</i>	<i>919,171</i>	<i>1,150,703</i>	<i>7,580,477</i>	<i>27,102,669</i>
Bills payable, rediscounts, and other liabilities for borrowed money	4,700	5,695	21,772	695	10,050	875	3,875	200	10,650	11,519	1,569	-----	71,600
Mortgages or other liens on bank premises and other real estate	-----	60	20	43	87	59	114	46	19	-----	46	-----	494
Acceptances outstanding	29,272	41,358	2,909	295	507	3,422	3,517	2,549	631	671	9,189	56,302	150,622
Income collected but not yet earned	21,159	54,768	16,037	29,947	13,393	32,049	61,515	11,131	19,788	11,356	11,411	90,443	372,997
Expenses accrued and unpaid	19,497	42,587	9,212	33,246	12,922	19,117	55,354	8,236	13,052	14,361	24,794	74,491	326,869
Other liabilities	16,997	186,086	6,115	6,317	6,858	4,650	22,762	4,263	2,870	2,393	2,934	206,296	468,541
Total liabilities	4,915,428	12,055,962	4,927,065	8,082,630	4,807,510	7,006,317	17,925,906	3,771,281	3,517,792	6,235,961	7,878,494	18,902,465	100,026,811
CAPITAL ACCOUNTS													
Capital stock (see memoranda below)	133,896	355,045	128,109	228,111	100,996	150,384	403,297	88,255	81,324	134,012	218,103	396,339	2,417,871
Surplus	245,391	520,593	266,863	412,367	197,946	232,169	603,856	140,509	118,133	190,492	251,435	509,850	3,689,604
Undivided profits	76,457	155,749	87,518	99,816	63,513	77,621	186,420	62,041	45,100	112,943	91,248	286,350	1,344,776
Reserves and retirement account for preferred stock	24,865	17,360	9,854	7,946	15,146	29,970	69,556	11,396	15,583	23,571	19,504	17,071	261,822
Total capital accounts	480,609	1,048,747	492,344	748,240	377,601	490,144	1,263,129	302,201	260,140	461,018	580,290	1,209,610	7,714,073
Total liabilities and capital accounts	5,396,037	13,104,709	5,419,409	8,830,870	5,185,111	7,496,461	19,189,035	4,073,482	3,777,932	6,696,979	8,458,784	20,112,075	107,740,884
MEMORANDA													
Par value of capital stock:													
Class A preferred stock	53	793	-----	-----	-----	200	2,575	-----	75	-----	-----	-----	3,696
Class B preferred stock	-----	90	85	-----	-----	50	-----	-----	25	-----	-----	-----	250
Common stock	133,843	354,162	128,024	228,111	100,996	150,134	400,722	88,255	81,224	134,012	218,103	396,339	2,413,925
Total	133,896	355,045	128,109	228,111	100,996	150,384	403,297	88,255	81,324	134,012	218,103	396,339	2,417,871
Retractable value of preferred capital stock:													
Class A preferred stock	53	1,719	-----	-----	-----	200	2,575	-----	75	-----	-----	-----	4,622
Class B preferred stock	-----	115	85	-----	-----	50	-----	-----	25	-----	-----	-----	275
Total	53	1,834	85	-----	-----	250	2,575	-----	100	-----	-----	-----	4,897
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase)	386,675	1,274,537	619,465	1,194,029	795,127	1,490,510	1,860,615	394,685	589,607	1,087,019	1,265,863	3,054,587	14,012,719

¹ Exclusive of 7 nonmember national banks in Alaska, the Territory of Hawaii, and the Virgin Islands of the United States.

Reserves of National Banks, June 30, 1955

[In thousands of dollars]

Federal Reserve districts	Gross demand deposits	Deductions allowed in computing reserves ¹	Net demand deposits subject to reserve	Time deposits	Net demand plus time deposits	Reserves with Federal Reserve banks			Ratio of total reserves to net demand plus time deposits (percent)	Ratio of required reserves to net demand plus time deposits (percent)
						Total	Required ²	Excess ³		
Central Reserve city banks:										
District No. 2.....	4,806,156	568,555	4,237,601	860,451	5,098,052	956,591	890,543	66,048	18.76	17.47
District No. 7.....	5,024,359	600,676	4,423,683	1,032,646	5,456,329	821,525	936,369	-114,844	15.06	17.16
Reserve city banks:										
District No. 1.....	1,741,961	170,569	1,571,392	191,697	1,763,089	255,395	292,435	-37,040	14.49	16.59
District No. 2.....	146,686	15,281	131,405	28,773	160,178	25,880	25,092	788	16.16	15.66
District No. 3.....	1,231,522	175,541	1,055,981	109,040	1,165,021	211,260	195,529	15,731	18.13	16.78
District No. 4.....	3,552,870	421,468	3,131,402	958,081	4,089,483	633,227	611,557	21,670	15.48	14.95
District No. 5.....	1,464,654	207,445	1,257,209	280,709	1,537,918	241,762	240,333	1,429	15.72	15.63
District No. 6.....	2,542,547	487,864	2,054,683	446,582	2,501,265	330,177	392,172	-61,995	13.20	15.68
District No. 7.....	4,226,847	625,524	3,601,323	1,615,316	5,216,639	707,202	729,004	-21,802	13.56	13.97
District No. 8.....	1,535,770	280,029	1,255,741	273,432	1,529,173	231,205	239,705	-8,500	15.12	15.68
District No. 9.....	1,174,861	222,173	952,688	197,886	1,150,574	121,467	181,378	-59,911	10.56	15.76
District No. 10.....	2,841,101	514,253	2,326,848	393,815	2,720,663	425,409	438,523	-13,114	15.64	16.12
District No. 11.....	3,621,393	893,796	2,727,597	732,337	3,459,934	518,153	527,584	-9,431	14.98	15.25
District No. 12.....	9,171,462	1,079,157	8,092,305	6,624,246	14,716,551	1,776,213	1,787,827	-11,614	12.07	12.15
Country banks:										
District No. 1.....	2,058,848	275,237	1,783,611	831,297	2,614,908	242,177	255,598	-13,421	9.26	9.77
District No. 2.....	3,391,686	398,327	2,993,359	2,491,656	5,485,015	480,949	483,786	-2,837	8.77	8.82
District No. 3.....	1,926,980	249,005	1,677,975	1,603,458	3,281,433	303,818	281,530	22,288	9.26	8.58
District No. 4.....	2,191,923	263,659	1,928,264	1,309,213	3,237,477	318,865	296,852	22,013	9.85	9.17
District No. 5.....	2,098,768	346,117	1,752,651	919,562	2,672,213	257,259	256,296	963	9.63	9.59
District No. 6.....	3,071,276	534,875	2,536,401	885,740	3,422,141	360,629	348,655	11,974	10.54	10.19
District No. 7.....	3,742,614	515,028	3,227,586	2,136,987	5,364,573	497,479	494,160	3,319	9.27	9.21
District No. 8.....	1,416,596	205,923	1,210,673	519,058	1,729,731	184,421	171,234	13,187	10.66	9.90
District No. 9.....	1,337,401	177,400	1,160,001	760,634	1,920,635	189,538	177,232	12,306	9.87	9.23
District No. 10.....	2,435,389	419,266	2,016,123	525,356	2,541,479	308,463	268,203	40,280	12.14	10.55
District No. 11.....	3,056,501	627,672	2,428,829	418,366	2,847,195	340,188	312,378	27,810	11.95	10.97
District No. 12.....	1,722,948	232,616	1,490,332	956,231	2,446,563	215,601	226,651	-11,050	8.81	9.26
All member national banks:										
District No. 1.....	3,800,809	445,806	3,355,003	1,022,994	4,377,997	497,572	548,033	-50,461	11.36	12.52
District No. 2.....	8,344,528	982,163	7,362,365	3,380,880	10,743,245	1,463,420	1,399,421	63,999	13.62	13.03
District No. 3.....	3,158,502	424,546	2,733,956	1,712,498	4,446,454	515,078	477,059	38,019	11.58	10.73
District No. 4.....	5,744,793	685,127	5,059,666	2,267,294	7,326,960	952,092	908,409	43,683	12.99	12.40
District No. 5.....	3,563,422	553,502	3,009,920	1,200,271	4,210,191	499,021	496,629	2,392	11.85	11.80
District No. 6.....	5,613,823	1,022,739	4,591,084	1,332,322	5,923,406	690,806	740,827	-50,021	11.66	12.51
District No. 7.....	12,993,820	1,741,228	11,252,592	4,784,949	16,037,541	2,026,206	2,159,533	-133,327	12.63	13.46
District No. 8.....	2,952,366	485,952	2,466,414	792,490	3,258,904	415,626	410,939	4,687	12.75	12.61
District No. 9.....	2,512,262	399,573	2,112,689	958,520	3,071,209	311,005	358,610	-47,605	10.13	11.68
District No. 10.....	5,276,490	933,519	4,342,971	919,171	5,262,142	733,892	706,726	27,166	13.95	13.43
District No. 11.....	6,677,894	1,521,468	5,156,426	1,150,703	6,307,129	858,341	839,962	18,379	13.61	13.32
District No. 12.....	10,894,410	1,311,773	9,582,637	7,580,477	17,163,114	1,991,814	2,014,478	-22,664	11.61	11.74
Total, central Reserve city banks.....	9,830,515	1,169,231	8,661,284	1,893,097	10,554,381	1,778,116	1,826,912	-48,796	16.85	17.31
Total, Reserve city banks.....	33,251,674	5,093,100	28,158,574	11,851,914	40,010,488	5,477,350	5,661,139	-183,789	13.69	14.15
Total, country banks.....	28,450,930	4,245,125	24,205,805	13,357,558	37,563,363	3,699,407	3,572,575	126,832	9.85	9.51
Total, all member national banks.....	71,533,119	10,507,456	61,025,663	27,102,569	88,128,232	10,954,873	11,060,626	-105,753	12.43	12.55
GEOGRAPHICAL SECTIONS										
New England States.....	3,977,630	464,776	3,512,854	1,104,300	4,617,154	520,455	571,041	-50,586	11.27	12.37
Eastern States.....	15,010,880	1,786,343	13,224,537	6,241,011	19,465,548	2,600,237	2,468,938	131,299	13.36	12.68
Southern States.....	15,905,882	3,190,843	12,715,039	3,682,260	16,397,299	2,017,472	2,048,922	-31,450	12.30	12.50
Middle Western States.....	20,423,057	2,856,812	17,566,245	7,433,206	24,999,451	3,099,386	3,260,498	-161,112	12.40	13.04
Western States.....	5,321,260	896,909	4,424,351	1,061,315	5,485,666	725,509	696,749	28,760	13.23	12.70
Pacific States.....	10,892,107	1,310,832	9,581,275	7,578,166	17,159,441	1,991,512	2,014,199	-22,687	11.61	11.74
Alaska.....	2,303	941	1,362	2,311	3,673	302	279	23	8.22	7.60
Total, all member national banks.....	71,533,119	10,507,456	61,025,663	27,102,569	88,128,232	10,954,873	11,060,626	-105,753	12.43	12.55
Nonmember national banks (in possessions).....	164,504	14,669	149,835	132,734	282,569	48,839	42,385	6,454	17.28	15.00
Total, all national banks.....	71,697,623	10,522,125	61,175,498	27,235,303	88,410,801	11,003,712	11,103,011	-99,299	12.45	12.56

¹ Demand balances with domestic banks (except reciprocal balances and balances with private banks and American branches of foreign banks), plus cash items in process of collection.² Reserves actually required are based on deposits at opening of business. The figures in this column, therefore, represent the reserves required to be maintained on the business day following the call date. The requirements as to reserves to be maintained by each member bank are as follows: Time deposits—5 percent for all member banks; net demand deposits—20 percent for central Reserve city banks, 18 percent for Reserve city banks and 12 percent for country banks.³ The figures shown in this column are the differences between reserve balances reported by member banks on the call date and the reserves required to be maintained on the first business day following the call date. They are, therefore, merely approximations of the reserve position of member banks.⁴ The cash in vault and reserve with approved national banking associations.

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